S4325-1

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P. O. Drawer 731
Jackson, Mississippi 39205
Telephone: (601) 354-6106

January 1, 1980 through December 31, 1980

GLENN SMITH, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1806 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205

OFFICE OF THE COMMISSIONER

TELEPHONE 601-354-6108

To the Honorable Senate and House of Representatives:

In compliance with the provisions of Section 81-1-113, Mississippi Code of 1972, I submit to you the annual report of the Department of Banking and Consumer Finance relating to banks, small loan lenders, credit unions, trust companies, business development corporations, check sellers, and motor vehicle sales finance lenders for the year ending December 31, 1980.

This report reflects the proceedings in and work of the Department of Banking and Consumer Finance, as well as fully, separately, and in detail, the work done and the expenses incurred by the Commissioner and each examiner.

Sincerely,

Glenn Smith
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Reappointed January 1, 1945) (Resigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith	December 15, 1980

**Deceased*

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BANKING FACILITIES

December 31, 1980

	STATE	NATIONAL	TOTAL
Parent Banks	140	37	177
Branch Banks	70	30	100
Branch Offices	250	245*	495
Drive-In Teller Windows	107		107
*Includes Drive-In Teller Windows	567	312	879

OFFICIAL ROSTER

STATE BOARD OF BANKING REVIEW

(Section 81-3-13(3), Mississippi Code of 1972)

A. S. Ballard, Jr.	March 24, 1985	Hernando
Charles Bannerman	March 24, 1983	Greenville
James M. Biglane	March 24, 1984	Natchez
S. A. Hancock	March 24, 1981	Tupelo
Roger I Martin	March 24, 1982	Purvis

STATE CREDIT UNION BOARD

(Section 81-13-2, Mississippi Code of 1972)

Louis E. Fancher, Jr.	July 1, 1980	Greenwood
V. H. Frederic	July 1, 1983	Pascagoula
Hubert Owens	July 1, 1982	Yazoo City
Paul Slater	July 1, 1984	Jackson
Glenn Smith		Jackson

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Glenn Smith	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Melanie A. McCoy	Administrative Secretary II	Clinton
Helen B. Napier	Administrative Examiner	Jackson
Avis Parham	Secretary VI	Jackson
Grace J. Ray	Secretary VI	Jackson

STATE BANK EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Laurin F. Avara	Bank Examiner I	Jackson
Ronald L. Bailey	Bank Examiner I	Kosciusko
John L. Barrett, Jr.	Bank Examiner I	Jackson
Ronald L. Bond	Bank Examiner II	Jackson
David M. Brooks	Bank Examiner I	Carthage
Stanley W. Cunningham	Bank Examiner I	Louisville
Gregory L. Goldberg	Bank Examiner I	Jackson
John R. Jackson	Bank Examiner II	Jackson
Lisa Lion	Bank Examiner I	Jackson
Michael McAdory	Bank Examiner I	Louisville
Jackie V. McFerrin	Bank Examiner I	Mantachie
John C. Mobley, Jr.	Bank Examiner I	Jackson
Roger L. Sinclair	Bank Examiner I	Brandon
Charles T. Smyth	Bank Examiner III	Louisville
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
William M. Tremaine	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson

STATE BANKING (SMALL LOAN) EXAMINERS

John R. Childress	Small Loan Examiner III	Flora
Terry E. Dodgen	Small Loan Examiner II	Brandon
Hercel C. Fletcher	Small Loan Examiner III	Brandon
Hayward L. Harmon	Small Loan Examiner II	Batesville
James R. Harrison	Small Loan Examiner III	Columbus
Jack A. Hatcher	Small Loan Examiner III	Clinton
John T. Miller	Small Loan Examiner III	Jackson
Charles A. Roper, Jr.	Small Loan Examiner III	Hazlehurst
Clark Simmons, Jr.	Small Loan Examiner III	McComb
Lera M. Wesley	Small Loan Examiner III	Jackson

STATUTORY AUTHORITIES

Mississippi Code of 1972, Annotated and Amended

Banks	Sections 81-1-1, et seq.
Business Development Corp.	Sections 79-5-1, et seq.
Check Sales Act	Section 75-15-1, et seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Sales Finance Act	Section 63-19-1, et seq.
Trust Companies	Sections 81-3-3, et seq.

BANK CHANGES - 1980

North Branch Office, Pecan Avenue (Highway 15 North), Philadelphia, a drive-in teller window of the Bank of Philadelphia, Philadelphia, opened for business, January 7, 1980.

Bank of Southaven, 540 Stateline Road, Southaven, a branch office of The Hernando Bank, Hernando, opened for business, January 28, 1980.

Carroll County Bank, Vaiden, a branch office of Merchants & Farmers Bank of Winona, Winona, opened for business, February 4, 1980.

Washington County Bank, 1014 Washington Avenue, Greenville, a branch office of the Bank of Hollandale, Hollandale, opened for business February 6, 1980.

Jeff Davis Branch Office, South Main Street, Water Valley, a drive-in teller window of The Mechanics Savings Bank, Water Valley, opened for business, February 7, 1980.

West Main Street Branch Office, 609 West Main Street, West Point, a drive-in teller window of the Bank of Mississippi, Tupelo, opened for business, February 7, 1980.

Montgomery County Bank, 317 Summit Street, Winona, a branch office of Grenada Bank, Grenada, opened for business, March 3, 1980.

Singing River Branch Office, Highway 90, Gautier, a branch office of the Pascagoula - Moss Point Bank, Moss Point, opened for business, March 5, 1980.

Highway 72 Branch Office, Corinth, a drive-in teller window of the Bank of Mississippi, Tupelo, changed the domicile of the drive-in teller window from 2022 Highway 72 East to 2171 Highway 72 East, both within Corinth, March 6, 1980.

West Branch Office, 1901 University Avenue, Oxford, a branch office of the Oxford Bank & Trust Company, Oxford, opened for business March 12, 1980.

Downtown Branch Office, 219 East Second Street, Clarksdale, a branch office of the United Southern Bank, Clarksdale, opened for business, March 17, 1980.

Coffeeville Branch Office, Coffeeville, a branch office of the Bank of Water Valley, Water Valley, changed the name of the branch office to the Bank of Coffeeville, April 1, 1980.

Downtown Gulfport Drive-In, Gulfport, a drive-in teller window of the Merchants Bank & Trust Company, Bay St. Louis, changed the domicile of the drive-in teller window from 1215 25th Avenue to 1300 25th Avenue, both within Gulfport, april 16, 1980.

Security Bank of Hernando, Hernando, merged with and under the charter of the Bank of Mississippi, Tupelo, and established as a branch bank, with establishment of a branch bank at 1712 Stateline Road, Southaven, effective at the open of business, May 12, 1980.

Coahoma Bank, Southaven, a branch bank of the Grenada Bank, Grenada, changed the domicile of the branch bank from 1670 Mississippi Valley Boulevard to 8819 Northwest Drive, both within Southaven, May 26, 1980.

Valley Branch Office, 1670 Mississippi Valley Boulevard, Southaven, a drive-in teller window of the Grenada Bank, Grenada, opened for business, May 26, 1980.

Baldwyn State Bank, Baldwyn, merged with and under the charter of the Grenada Bank, Grenada, and established as a branch bank, effective at the open of business, June 2, 1980.

Bank of Amory, Amory, merged with and under the charter of The Peoples Bank and Trust Company, Tupelo, and established as a branch bank, with establishment of a drive-in teller window in Amory, and establishment of branch offices at Hatley and Smithville, effective at the open of business, June 3, 1980.

Singing River Bank, Moss Point, by charter amendment changed the name of the bank to The American Bank of Jackson County, Moss Point, effective July 1, 1980.

Bank of Starkville, a branch office of the Bank of Mantee, Mantee, changed the domicile of the branch office from 118 East Main Street to 830 Louisville Street, both within Starkville, July 28, 1980.

Medical Branch Office, 213 Highway 30 West, New Albany, a drive-in teller window of the Bank of New Albany, New Albany, opened for business, August 5, 1980.

Country Club Village Branch Office, Old Canton Road, Jackson (Madison County), a branch office of The Mississippi Bank, Jackson, opened business, September 2, 1980.

Lamar County Bank, Purvis, changed the domicile of the bank from 109 Main Street to 401 Ohio Avenue, both within Purvis, effective at the open of business, September 29, 1980.

The First National Bank of Waynesboro, Waynesboro, merged with and under the charter of the Bank of Quitman, Quitman, and established as a branch office, effective at the close of business, October 2, 1980.

Times Square Branch Office, 2000 Times Square, Grenada, a drive-in teller window of the Grenada Bank, Grenada, opened for business, October 13, 1980.

Heidelberg Branch Office, Heidelberg, a branch office of the Jasper County Bank, Bay Springs, changed the domicile of the branch office from the south side of Main Street to the south side of East Main Street, approximately 100 feet east of the intersection of Main and Pine Streets, both locations within Heidelberg, October 17, 1980.

Lakeland Drive Branch Office, River Oaks Drive and Lakeland Drive, Flowood, a branch office of the Rankin County Bank, Brandon, opened for business, November 5, 1980.

Bank of Mississippi, Houlka, a branch office of the Bank of Mississippi, Tupelo, changed the domicile of the branch office from the corner of Fifth Street to West Front Street, both locations within Houlka, November 17, 1980.

Bank of Water Valley, Water Valley, changed the domicile of the bank from 400 Main Street to 1104 Central Street, both locations within Water Valley, November 17, 1980.

Downtown Branch Office, 400 Main Street, Water Valley, a drive-in teller window of the Bank of Water Valley, Water Valley, opened for business, November 17, 1980.

Water Valley Branch Bank, 1200 Central Street, Water Valley, a branch bank of the Grenada Bank, Grenada, opened for business, December 1, 1980.

South Broadway Branch Office, 628 South Broadway, McComb, a drive-in teller window of the Bank of McComb, McComb, opened December 4, 1980.

University West Branch Office, 3902 Hardy Street, Hattiesburg, a branch office of the Bank of Hattiesburg, Hattiesburg, opened December 5, 1980.

Carthage Shopping Center Branch Office, Highway 16 West, Carthage, a drive-in teller window of The Carthage Bank, Carthage, opened for business, December 19, 1980.

South Park Branch Office, Highway 9, Bruce, a drive-in teller window of the Bank of Mississippi, Tupelo, discontinued operations December 19, 1980.

Preston Branch Office, Highways 21 and 397, Preston, a branch office of the Commercial Bank of DeKalb, DeKalb, opened for business, December 19, 1980.

MAINTENANCE FUND

December 31, 1980

State Treasury - January 1, 1980			$ 491,131.13
Income:			
Bank Assessments	854,701.50		
Credit Unions - Annual Fees	4,019.67		
Credit Unions - Examinations	35,930.05	39,949.72	
Call Reports		377.74	
Refund - Telephone		51.44	
Branch Bank, Branch Offices (27)	5,750.00		
Merger	500.00	7,250.00	
Refunds:			
Storage of Records	430.80		
Tuition, John S. Blue	750.00		
Insurance Premiums	663.80		
Typewriter Ribbons	38.16		
Public Notices	19.36		
Warrant Unpaid	13.63		
Xeroxing Materials	30.00		
Examination — Trust and		1,945.75	
Business Development		150.00	
Sale of Checks		6,870.00	
			911,296.15
			$1,402,427.28
Disbursement:			
Salary - Commissioner	33,730.36		
Salary - Examiners, Staff	421,900.80		
Per Diem - Banking Board	2,370.00		
Social Security	27,864.92		
Retirement	35,119.98		
Employment Security	2,490.00		
Group Insurance	9,875.25		
Workmen's Compensation	1,619.00	534,970.31	
Travel - Banking Board	3,146.53		
Travel - Examiners	202,207.72		
Travel - Out of State	1,381.00	206,735.25	

Telephone	17,676.65		
Postage	6,516.83		
Subscriptions	6,286.01		
Repairs - Equipment	3,465.52		
Storage of Records	552.00		
Legal Notices	706.95		
Court Reporter	6,296.15		
Rental - Office	11,289.00		
Rental - Equipment	6,976.50		
Bond Premiums	701.00		
State Personnel Board	558.00	61,024.61	
Office Repairs	5,600.00		
Office Supplies	13,755.96		
Glass Top for Desks	89.09		
Printing Annual Report	2,925.00		
Carpet	5,000.00		
Miscellaneous - Coffee, Flowers, other	501.95	27,872.00	
Equipment		3,375.00	
			833,977.17
Balance - December 31, 1980			$ 568,450.11

MOTOR VEHICLE

			December 31, 1980
State Treasury - January 1, 1980			$35,353.96
Income:			
License	42,600.00		
Examination	10,954.89		53,554.89
			88,908.85
Disbursements:			
Salary	16,499.97		
Social Security	1,011.30		
Retirement	1,320.03		
Group Insurance	129.72		
Employment Security	60.00		
Workmen's Compensation	50.00	19,071.02	
Travel		3,973.25	
Office Supplies		307.02	
Postage		500.00	
State Personnel Board		19.00	23,870.29
State Treasurer - December 31, 1980			$65,038.56

SMALL LOAN

			December 31, 1980
State Treasury - January 1, 1980			$183,425.70
Income:			
Licenses	195,000.00		
Licenses - Penalty	450.00	195,450.00	
Examinations		75,473.20	
Certification of materials		22.00	
Refund of warrant		16.20	270,961.40
			454,387.10
Disbursements:			
Salaries	165,643.72		
Social Security Tax	10,154.45		
Retirement	13,267.34		
Insurance	3,557.91		
Employment Security	720.00		
Workmen's Compensation	490.00	193,833.42	
Travel		58,797.19	
Subscriptions & Dues		100.00	
Telephone		2,182.79	
Equipment Rental		725.05	
Bond Premiums		132.00	
Repairs - Equipment		513.42	
Repairs - Office		3,000.00	
Rent - Office		8,500.00	
State Personnel Board		154.00	
Office Supplies		2,337.18	
Furniture & Equipment		479.84	
			270,754.89
Balance - December 31, 1980			$183,632.21

SALARIES - TRAVEL

	Salaries	Travel
Frank C. Allen	$ 9,307.31	$ -0-
John S. Allison	21,999.96	9,267.49
Laurin F. Avara	11,250.00	8,467.00
Ronald L. Bailey	14,079.00	10,668.88
John L. Barrett, Jr.	8,470.00	5,752.08
Ronald W. Bond	17,472.00	8,913.93
David M. Brooks	13,779.00	10,156.36
Stanely W. Cunningham	14,079.00	11,127.57
Newton E. Ford	20,005.80	11,634.55
Gregory L. Goldberg	7,260.00	5,278.03
John Richard Jackson	18,897.00	9,463.67
Billy P. Lane	21,999.96	532.55
Lisa L. Lion	5,335.61	3,755.21
John C. Mobley, Jr.	945.00	634.00
Mike McAdory	8,973.65	7,154.16
Melanie A. McCoy	7,480.00	-0-
Jackie V. McFerrin	7,874.35	6,701.70
Grace J. Ray	19,029.00	-0-
Roger L. Sinclair	6,831.85	4,921.24
Charles T. Smyth	21,229.98	11,174.81
Glenn Smith	1,500.00	-0-
Vernon D. Springer	14,079.00	12,179.99
W. E. Stone	21,999.96	8,853.71
Billy M. Tannehill	21,229.98	8,590.88
William J. Tremaine	21,999.96	9,868.30
Alanson V. Turnbough	26,987.15	1,464.91
Ted S. Warren	21,999.96	9,437.44
John R. Childress	22,000.01	9,288.50
Terry E. Dodgen	8,100.00	3,520.98
H. Coy Fletcher	10,999.98	3,921.76
Hayward Lee Harmon	15,091.80	9,290.84
James R. Harrison	21,999.96	10,389.74
John T. Miller	21,999.96	9,383.75
J. A. Hatcher	21,999.96	5,420.31
Helen B. Napier	24,000.00	1,077.29
M. Avis Parham	17,028.00	-0-
Charles A. Roper	19,830.00	9,760.52
Clark Simmons, Jr.	21,072.00	10,906.06
L. M. Wesley	21,999.96	8,557,83
John S. Blue	1,486.18	653.95
James H. Means	11,923.05	-0-
Reginald L. Shurden	646.16	155.90
G. Howell Williams	5,454.35	4,079.70
Edmund P. Miller	6,050.00	2,572.57
	$637,774.85	$264,978.16
Maintenance	455,631.16	202,207.72
Motor Vehicle	16,499.97	3,973.25
Small Loans	165,643.72	58,797.19
	$637,774.85	$264,978.16

UNCLAIMED ACCOUNTS AGAINST BANKS IN LIQUIDATION

Carried with Bank of Clarksdale, Clarksdale		
Bank of Duncan	$ 3.76	
Bank of Shelby	67.32	71.08
Carried with Bank of Brooksville, Brooksville (Branch, National Bank of Commerce, Columbus)		
Bank of Crawford-Depositors Account	$ 292.97	
Bank of Crawford-Shareholders Account	158.72	451.69
Carried with The Security Bank, Corinth		
Merchants & Farmers Bank, Corinth		844.20
Carried with Bank of Greenwood, Greenwood (Branch, First National Bank, Jackson)		
Greenwood Bank & Trust Company		1,073.40
Carried with Indianola Bank, Indianola (Branch, Planters Bank and Trust Company, Ruleville)		
Delta Penny Savings Bank, Indianola	3,260.43	
Isola State Bank	2,808.83	6,069.26
Carried with Deposit Guaranty National Bank, Jackson		
Farmers Savings Bank, Batesville	1.59	
Bank of Braxton, Dividend No. 1	10.04	
Bank of Braxton, Dividend No. 2	3.12	
Bank of Braxton, Dividend No. 3	6.51	
Bank of Braxton, Dividend No. 4	4.07	
Bank of Braxton	9.78	
Peoples Bank, Calhoun City	1.75	
Bank of Cruger	205.90	
Peoples Bank, Crystal Springs	368.27	
D'Lo Bank, Dividend No. 1	16.68	
D'Lo Bank, Dividend No. 2	31.00	
Citizens Bank & Trust Company, Greenville	2,220.34	
Wilson Banking Company, Greenwood	.58	
Bank of Guntown	.71	
Citizens State Bank, Heidelberg	219.50	
Bank of Hickory Flat	2.31	
Citizens Savings Bank & Trust Company, Jackson	1,034.20	
Merchants Bank, Jackson	2.75	
Merchants Bank, Jackson	1.33	
Merchants Bank, Jackson	1.17	
Merchants Bank, Jackson	2.16	
Merchants Bank, Jackson	61.17	
"Old" Bank of Leakesville	521.68	
Bank of Nesbit	1.99	
Citizens Bank, Newton	9.44	
Commercial Bank & Trust Company, Okolona	96.87	
Okolona Banking Company	38.03	

Guaranty Bank & Trust Company, Oxford	32.23	
Potts Camp State Bank	238.70	
Bank of Saltillo	2.12	
Bank of Tallahatchie, Sumner	74.43	
Peoples Bank, Utica	53.41	5,273.83
Carried with The Valley Bank, Rosedale		
Peoples Bank, Gunnison		3,320.57
Carried with Bank of Mississippi, Tupelo		
Bank of Shannon,	29.25	
Peoples Bank & Trust Company, Tupelo	25.00	54.25
		$17,158.28

UNCLAIMED ACCOUNTS AGAINST CREDIT UNIONS IN LIQUIDATION

Carried with Richton Bank and Trust Company, Richton	
St. Paul Credit Union, Biloxi	152.40
Carried with Bank of Mississippi, Tupelo	
Carter Credit Union, West Point	274.22
	426.62

BANK HOLDING COMPANIES

As of December 31, 1980, the following registered bank holding companies are affiliated with the banks set forth below:

Holding Company	Bank	Approval Date
Bay Springs Financial Corporation Bay Springs	Bay Springs Bank Bay Springs	November 2, 1979
First Carthage Corporation Carthage The Sasser Corporation Carthage	The Carthage Bank	December 26, 1980
Second Security Corporation Corinth	The Security Bank Corinth	May 8, 1980
M & M Financial Corporation Ellisville	Merchants and Manufacturers Bank of Ellisville Ellisville	July 13, 1978
Farmers and Merchants Corporation Forest	Farmers and Merchants Bank Forest	February 9, 1978
Peoples of Indianola, Inc. Indianola	Peoples Bank of Indianola Indianola	May 16, 1979
First M & F Corporation Kosciusko	Merchants and Farmers Bank Kosciusko	October 11, 1979
Citizens Capital Corporation Mount Olive	Mount Olive Bank Mount Olive	February 12, 1980
Quitman Capital Corporation Quitman	Bank of Quitman Quitman	January 31, 1978

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Guardian Trust Company ..... Jackson

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

(Sections 79-5-1 to 79-5-37, Mississippi Code of 1972)

Great Southern Business and Industrial Development Corporation ..... Jackson
Chartered 3-20-68.

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Hancock Bank Securities Corporation ..... Gulfport
Chartered December 17, 1936.

First United Bank Securities Corporation ..... Meridian
Chartered October 29, 1979.

Newton County Bank Securities Corporation ..... Newton
Chartered January 28, 1936.

TOTAL BANK DEPOSITS OF STATE AND NATIONAL BANKS IN MISSISSIPPI FROM DECEMBER 31, 1980

(In Millions of Dollars)

Year	State	National	Total
1934	94,851	52,328	147,179
1935	101,328	56,929	158,257
1936	134,059	71,335	205,394
1937	128,290	65,554	193,844
1938	128,459	66,550	195,009
1939	138,942	71,511	210,453
1940	144,113	75,332	219,445
1941	183,881	87,428	271,309
1942	262,186	126,687	388,873
1943	340,916	145,032	485,948
1944	444,831	182,189	627,020
1945	558,479	230,239	788,718
1946	542,261	210,933	753,194
1947	577,960	221,471	799,431
1948	593,240	223,667	816,907
1949	556,651	208,202	764,853
1950	595,676	221,281	816,957
1951	642,783	236,602	879,385
1952	668,869	242,513	911,382
1953	692,924	257,905	950,829
1954	700,475	264,617	965,092
1955	738,821	278,413	1,017,234
1956	752,481	290,754	1,043,235
1957	776,070	304,912	1,080,982
1958	882,393	350,089	1,232,482
1959	958,160	378,288	1,336,448
1960	963,232	386,277	1,349,509
1961	1,029,056	413,772	1,442,828
1962	1,106,333	433,725	1,540,058
1963	1,209,301	469,372	1,678,673
1964	1,347,799	527,867	1,875,666
1965	1,296,101	967,747	2,263,848
1966	1,230,452	988,807	2,219,259
1967	1,336,671	1,098,627	2,435,298
1968	1,449,613	1,247,865	2,697,478
1969	1,508,653	1,354,060	2,862,713
1970	1,668,024	1,492,959	3,160,983
1971	1,924,816	1,697,587	3,622,403
1972	2,249,376	2,002,715	4,252,091
1973	2,539,745	2,376,085	4,915,830
1974	2,642,511	2,501,900	5,144,411
1975	3,047,816	2,605,329	5,645,145
1976	3,460,425	2,943,546	6,403,971
1977	4,028,766	3,322,184	7,350,950
1978	4,496,928	3,815,843	8,312,771
1979	5,037,191	4,146,085	9,183,276
1980	5,416,473	4,380,459	9,796,932

REPORT OF CONDITION
December 31, 1980

	State	National	Total
Number of Banks	140	37	177
Number of Branches	427	275	702
ASSETS			
Cash and due from depository institutions	488,086	690,256	1,178,342
U. S. Treasury securities	538,438	375,139	913,577
Obligations of other U. S. Government agencies and corporations	452,616	198,324	650,940
Obligations of States and political subdivisions in the United States	983,499	766,356	1,749,855
All other securities	24,124	31,757	55,881
Federal funds sold and securities purchased under agreements to resell	255.442	326,565	582,007
Loans, Total (excluding unearned income)			
Less: Allowance for possible loan losses	3,104,977	2,709,946	5,814,923
Lease financing receivables	255	7,700	7,955
Bank premises, furniture and fixtures and other assets representing bank premises	140,714	103,579	244,293
Real estate owned other than bank premises	8,105	8,043	16,148
All other assets	129,699	123,296	252,995
TOTAL ASSETS	6,125,955	5,340,961	11,466,916
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,352,609	1,222,656	2,575,174
Time and savings deposits of individuals, partnerships, and corporations	3,410,083	2,457,393	5,867,476
Deposits of United States Government	17,304	8,639	25,943
Deposits of States and political subdivisions in the United States	573,609	503,136	1,076,745
All other deposits	33,229	172,927	206,156
Certified and officers' checks	29,639	15,799	45,438
TOTAL DEPOSITS	5,416,473	4,380,459	9,796,932
Federal funds purchased and securities sold under agreements to repurchase	84,144	406,041	490,185
Interest-bearing demand notes (note balances) issued to the U. S. Treasury and other liabilities for borrowed money	21,285	60,190	81,475
Mortgage indebtedness and liability for capitalized leases	1,802	17,941	19,743
All other liabilities	99,990	93,399	198,389
TOTAL LIABILITIES	5,623,694	4,963,030	10,586,724
Subordinated notes and debentures	11,222	13,570	24,792

EQUITY CAPITAL			
Preferred stock			
Common stock	77,626	50,521	128,147
Surplus	385,794	302,632	688,426
Undivided profits and reserve for contingencies and other capital reserves	27,619	11,208	38,827
TOTAL EQUITY CAPITAL	491,039	364,361	855,400
TOTAL LIABILITIES AND EQUITY CAPITAL	6,125,955	5,340,961	11,466,916

CONSOLIDATED REPORT OF INCOME—ALL STATE BANKS

(Including Domestic Subsidiaries)

(Dollar Amount in thousands)
January 1, 1980 to December 31, 1980

1. OPERATING INCOME:	
a. Interest and fees on loans	$373,641
b. Interest on balance with depository institutions	12,160
c. Income on Federal funds sold and securities purchased under agreements to resell	44,417
d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	87,321
e. Interest on obligations of States and political subdivisions in the U.S.	52,955
f. Income from all other securities	2,030
g. Income from lease financing	49
h. Income from fiduciary activities	1,198
i. Service charge on deposit accounts	23,368
j. Other service charges, commissions, and fees	15,370
k. Other operating income	7,646
l. TOTAL OPERATING INCOME (sum of items 1a thru 1k)	620,155
2. OPERATING EXPENSES:	
a. Salaries and employee benefits	99,299
b. Interest on time certificates of deposit of $100,000 or more	74,628
c. Interest on other deposits	246,453
d. Expense of Federal funds purchased and securities under agreements to repurchase	11,873
e. Interest on demand notes (note balance) issued to U.S. Treasury and on other borrowed money	1,974
f. Interest on subordinated notes and debentures	1,326
g. Occupancy expense of bank premises, Net, and furniture and equipment expense	26,711
h. Provision for possible loan losses	15,870
i. Other operating expenses	60,264
j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)	538,398
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)	81,757
4. APPLICABLE INCOME TAXES	9,663
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)	72,094
6. SECURITIES GAINS (losses), NET	(271)
7. NET INCOME (item 5 plus or minus 6c)	71,823
OR	
7. INCOME BEFORE EXTRAORDINARY ITEMS	71,823
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)	(51)
9. NET INCOME (item 7 plus or minus 8)	71,722

TOTAL ASSETS
OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1980

(In Millions of Dollars)

Aberdeen	Monroe Banking and Trust Company	28,579
Amory	Security Bank of Amory	33,727
Anguilla	Bank of Anguilla	42,106
Baldwyn	Farmers and Merchants Bank	23,112
Batesville	Batesville Security Bank	46,729
Bay St. Louis	Merchants Bank & Trust Company	54,422
Bay Springs	Bay Springs Bank	44,160
Bay Springs	Jasper County Bank	21,564
Belzoni	Citizens Bank & Trust Company	64,052
Belzoni	Guaranty Bank and Trust Company	31,162
Benoit	Bank of Benoit	5,185
Biloxi	Jefferson Bank	10,769
Biloxi	The Peoples Bank of Biloxi	66,791
Bolton	The Merchants Bank	2,734
Brandon	Central Bank of Mississippi	16,052
Brandon	Rankin County Bank	90,126
Brookhaven	Brookhaven Bank and Trust Company	98,286
Brookhaven	State Bank & Trust Company	34,550
Bruce	Farmers and Merchants Bank	8,910
Byhalia	Citizens Bank	13,575
Canton	Canton Exchange Bank	60,597
Carthage	Bank of Central Mississippi	19,824
Carthage	The Carthage Bank	49,406
Charleston	Tallahatchie County Bank	16,911
Clarksdale	United Southern Bank	208,111
Cleveland	The Cleveland State Bank	62,026
Coldwater	Citizens Bank of Coldwater	13,513
Collins	Covington County Bank	16,314
Collins	State Bank and Trust Company	15,394
Columbia	Citizens Bank	58,699
Columbus	Merchants & Farmers Bank	56,819
Como	State Bank of Como	7,240
Corinth	Alcorn Bank and Trust Company	13,265
Corinth	The Security Bank	63,025
Crenshaw	Bank of Crenshaw	3,350
Crystal Springs	Bank of the South	5,755
DeKalb	Commercial Bank of DeKalb	22,980
Duck Hill	Duck Hill Bank	8,396
Edwards	The Bank of Edwards	10,899
Ellisville	Merchants and Manufacturers Bank of Ellisville	37,505
Falkner	The Bank of Falkner	13,382
Fayette	The Jefferson County Bank	6,133
Flora	Bank of Flora	24,082

Forest	The Bank of Forest	32,841
Forest	Farmers and Merchants Bank	35,487
Foxworth	Foxworth Bank	21,106
Fulton	Tombigbee Bank & Trust Company	11,911
Greenwood	Bank of Commerce	36,901
Grenada	Grenada Bank	472,724
Gulfport	First State Bank	15,464
Gulfport	Hancock Bank	346,219
Hattiesburg	Bank of Hattiesburg	24,996
Hazlehurst	Bank of Hazlehurst	37,123
Hazlehurst	Merchants and Planters Bank	24,274
Hernando	The Hernando Bank	43,410
Hollandale	Bank of Hollandale	33,603
Holly Springs	The Bank of Holly Springs	24,743
Holly Springs	First State Bank	23,043
Holly Springs	Merchants & Farmers Bank	17,131
Indianola	Peoples Bank of Indianola	36,091
Iuka	Iuka Guaranty Bank	32,877
Jackson	The Mississippi Bank	300,227
Kilmichael	Bank of Kilmichael	14,344
Kosciusko	Attala Bank of Kosciusko	25,078
Kosciusko	Merchants and Farmers Bank	90,553
Laurel	Bank of Laurel	35,662
Leland	The Bank of Leland	27,584
Lexington	Holmes County Bank & Trust Company	30,921
Louisville	Citizens Bank and Trust Company	37,187
Lucedale	Bank of Lucedale	34,403
Macon	The Merchants and Farmers Bank	42,667
Magee	Bank of Simpson County	15,092
Magee	State Guaranty Bank	27,775
Magnolia	Southeast Mississippi Bank	37,711
Mantee	Bank of Mantee	16,323
Marks	Citizens Bank & Trust Company	32,164
McComb	Bank of McComb	52,436
Meadville	Bank of Franklin	32,628
Mendenhall	Peoples Bank	36,227
Meridian	First United Bank of Mississippi	88,321
Meridian	Merchants & Farmers Bank	127,945
Morton	Bank of Morton	30,366
Morton	Citizens Bank and Trust Company	11,415
Moss Point	Pascagoula - Moss Point Bank	86,058
Moss Point	Singing River Bank	11,500
Mount Olive	Mount Olive Bank	24,179
Natchez	First Natchez Bank	33,744
New Albany	Bank of New Albany	50,873
New Augusta	Perry County Bank	14,179
Newton	Newton County Bank	50,510
North Carrollton	Peoples Bank & Trust Company	5,902

Oakland	Bank of North Mississippi	11,309
Okolona	Bank of Okolona	14,380
Olive Branch	People's Bank and Trust	13,829
Oxford	Oxford Bank & Trust Company	16,061
Pascagoula	Merchants & Marine Bank	79,662
Philadelphia	Bank of Philadelphia	30,206
Philadelphia	The Citizens Bank of Philadelphia	49,309
Poplarville	First Citizens Bank and Trust Company	12,566
Port Gibson	Mississippi Southern Bank	16,093
Port Gibson	Port Gibson Bank	29,597
Prentiss	Bank of Prentiss	30,449
Purvis	Lamar County Bank	24,147
Quitman	Bank of Quitman	70,837
Quitman	Southeast Mississippi Bank	34,344
Raleigh	The Bank of Raleigh	19,532
Raymond	Merchants and Planters Bank	8,250
Richton	Richton Bank & Trust Company	19,353
Ripley	The Peoples Bank	56,323
Rosedale	The Valley Bank	13,351
Ruleville	Bank of Ruleville	12,663
Ruleville	Planters Bank & Trust Company	58,005
Sardis	Bank of Sardis	14,756
Sardis	Panola County Bank	17,838
Senatobia	Peoples Bank	30,461
Senatobia	Senatobia Bank	24,450
Shelby	The Bank of Bolivar County	9,248
Silver Creek	South Central Bank	27,859
Starkville	Security State Bank	88,775
Stonewall	The Stonewall Bank	6,499
Taylorsville	Smith County Bank	27,192
Tchula	Merchants & Planters Bank	8,566
Tunica	Planters Bank	26,469
Tunica	Tunica County Bank	17,689
Tupelo	Bank of Mississippi	369,121
Tupelo	The Peoples Bank and Trust Company	255,923
Tylertown	Walthall Citizens Bank	13,457
Vicksburg	The American Bank	52,814
Walnut	First Mississippi Bank of Commerce	8,745
Walnut Grove	Bank of Walnut Grove	11,604
Water Valley	Bank of Water Valley	22,598
Water Valley	The Mechanics Savings Bank	25,217
Waynesboro	First State Bank	71,688
Webb	Bank of Webb	3,201
Wesson	Bank of Wesson	12,089
Wiggins	Bank of Wiggins	24,781
Winona	Bank of Winona	27,407
Winona	Merchants & Farmers Bank of Winona	16,633
Woodville	The Commercial Bank	18,230
Yazoo City	Bank of Yazoo City	47,708
		6,125,955

TOTAL ASSETS
OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1980

(In Millions of Dollars)

Biloxi	Metropolitan National Bank	20,807
Clarksdale	First National Bank of Clarksdale	52,377
Cleveland	First National Bank of Bolivar County	17,390
Columbus	Citizens National Bank of Columbus	11,566
Columbus	First Columbus National Bank	97,724
Corinth	National Bank of Commerce of Corinth	50,988
Greenville	The First National Bank of Greenville	87,107
Gulfport	Gulf National Bank	55,817
Hattiesburg	First Mississippi National Bank	380,641
Hernando	First National Bank	22,316
Iuka	First American National Bank	19,816
Jackson	Bank of Jackson, N.A.	34,619
Jackson	Consumer National Bank	6,934
Jackson	Deposit Guaranty National Bank	1,658,585
Jackson	First National Bank of Jackson	1,296,484
Laurel	The Commercial National Bank and Trust Company of Laurel	115,601
Laurel	The First National Bank of Laurel	102,095
Lexington	First National Bank of Holmes County	37,565
Lucedale	First National Bank of Lucedale	18,184
Meridian	The Citizens National Bank of Meridian	120,425
Natchez	Britton & Koontz First National Bank	57,027
New Albany	First National Bank	68,428
Newton	First National Bank of Newton	23,245
Ocean Springs	First National Bank of the South	53,277
Oxford	The First National Bank of Oxford	36,417
Pascagoula	Citizens National Bank	21,121
Picayune	First National Bank of Picayune	29,322
Pontotoc	The First National Bank of Pontotoc	42,248
Rosedale	First National Bank	9,584
Starkville	National Bank of Commerce of Mississippi	188,552
Tupelo	First Citizens National Bank	119,586
Union	Peoples Bank of Mississippi, N.A.	153,931
Vicksburg	First National Bank of Vicksburg	115,417
Vicksburg	Merchants National Bank	100,909
West Point	The First National Bank of West Point	28,286
Wiggins	First National Bank of Wiggins	10,668
Yazoo City	The Delta National Bank of Yazoo City	75,902
		5,340,961

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

ALPHABETIZED BY COUNTIES AND BY CITIES WITHIN COUNTIES

December 31, 1980

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Natchez Bank	2
	Washington	Washington Branch Branch, Britton & Koontz First National Bank, Natchez	
Alcorn	Corinth	Alcorn Bank and Trust Company	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson, Jackson	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Attala Bank of Kosciusko	1
		Merchants and Farmers Bank	4
		Kosciusko Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	1
	Sallis	Sallis Branch Office Branch, Merchants and Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank of Benton County Branch, Merchants & Farmers Bank, Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Beulah	First National Bank Branch, First National Bank, Rosedale	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Gunnison	Gunnison Branch Office Branch, The Valley Bank, Rosedale	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Shelby	The Bank of Bolivar County	
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	
Calhoun	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Farmers and Merchants Bank	
	Calhoun City	Calhoun County Bank Branch Bank, Grenada Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch, Merchants & Farmers Bank of Winona, Winona	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Choctaw	Ackerman	Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1
		Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Bank of Enterprise Branch, Bank of Quitman, Quitman	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Bank of Pachuta Branch, Bank of Quitman, Quitman	
	Quitman	Bank of Quitman	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Clay County Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	2
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	2
	Gallman	Gallman Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
	Georgetown	Georgetown Bank Branch Bank, Merchants and Planters Bank, Hazlehurst	
	Hazlehurst	Bank of Hazlehurst	2
		Merchants and Planters Bank	
	Wesson	Bank of Wesson	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	
DeSoto	Eudora	Eudora Branch Office Branch, The Hernando Bank, Hernando	
	Hernando	First National Bank	
		The Hernando Bank	1
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		People's Bank and Trust	
	Southaven	Coahoma Bank Branch Bank, Grenada Bank, Grenada	
		Southaven Branch Branch, First National Bank, Hernando	1
		Bank of Southaven Branch, The Hernando Bank, Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Walls	Lynchburg Branch Branch, First National Bank, Hernando	
		Bank of Walls Branch, Tunica County Bank, Tunica	
Forrest	Hattiesburg	Bank of Hattiesburg	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Mississippi National Bank	6
		Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Petal - Harvey Branch Branch, First National Bank of Jackson, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	1
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	3
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A. Union	1
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Diamondhead	Diamondhead Branch office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch office Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
		Biloxi Branch Branch, First National Bank of the South, Ocean Springs	
	Gulfport	First State Bank	1
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	2
		Hancock Bank	5
	Long Beach	Long Beach Branch Office Branch; Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pass Christian	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Pass Christian Branch Branch, Gulf National Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	The American Bank Branch Bank, The American Bank, Vicksburg	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Edwards	Bank of Edwards	
	Jackson	Bank of Jackson, N.A.	2
		Consumer National Bank	1
		Deposit Guaranty National Bank	24
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		First National Bank of Jackson	16
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		The Mississippi Bank	8
		North Lamar Street Branch Office Branch, Peoples Bank of Mississippi, N.A. Union	
	Raymond	Merchants and Planters Bank	1
	Terry	Terry Branch Bank Branch Bank, The Mississippi Bank, Jackson	
	Utica	Utica Branch Office Branch, Bank of Jackson, N.A., Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Holmes	Durant	Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Durant Branch Branch, First National Bank of Holmes County, Lexington	
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Merchants & Planters Bank	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Isola Bank Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Louise Bank Branch, Planters Bank and Trust Company, Ruleville	
		Louise Office Branch, The Delta National Bank of Yazoo City, Yazoo City	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Gautier	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Hurley	East Central Branch Office Branch, Bank of Lucedale, Lucedale	
	Kreole	Kreole Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Moss Point	Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Pascagoula-Moss Point Bank	
		The American Bank of Jackson County	
	Ocean Springs	First National Bank of the South	
		Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg	
		Ocean Springs State Bank Branch, First Mississippi National Bank, Hattiesburg	
		St. Martins Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, First National Bank of the South Ocean Springs	1
		Pascagoula-Moss Point Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	3
		Pascagoula Branch Office Branch, The American Bank of Jackson County, Moss Point	
	Van Cleave	Vancleave Branch Office Branch, Citizens National Bank, Pascagoula	
Jasper	Bay Springs	Bay Springs Bank	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, Bay Springs Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank, Bay Springs	
	Louin	Peoples Bank of Louin Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay Springs Bank, Bay Springs	
Jefferson	Fayette	Fayette Bank Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Prentiss	Bank of Prentiss	1
		Prentiss Branch Office Branch, South Central Bank, Silver Creek	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch The First National Bank of Laurel, Laurel	
		Merchants and Manufacturers Bank of Ellisville	1
	Laurel	Bank of Laurel	1
		The Commercial National Bank and Trust Company of Laurel	4
		The First National Bank of Laurel	3
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, The Merchants and Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
		The First National Bank of Oxford	3
		Oxford Bank & Trust Company	2
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Collinsville Branch Branch, Peoples Bank of Mississippi, N.A. Union	
	Lauderdale	First United Bank of Mississippi Branch, First United Bank of Mississippi, Meridian	
	Marion	Marion Branch Branch, Citizens National Bank, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank of Mississippi	6
		The Merchants & Farmers Bank	6
		Bank of Meridian Branch, Bank of Quitman, Quitman	2
		Peoples Bank of Mississippi, N.A. Branch Bank, Peoples Bank of Mississippi, N.A., Union	4
Lawrence	Monticello	Highway 84 Branch Office Branch, South Central Bank, Silver Creek	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	South Central Bank	
Leake	Carthage	Bank of Central Mississippi	
		The Carthage Bank	2
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Thomastown	Thomastown Branch Office Branch, Merchants & Farmers Bank, Kosciusko	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	9
		First Citizens National Bank	4
		The Peoples Bank & Trust Company	5
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	
Leflore	Greenwood	Bank of Commerce	1
		The Bank of Greenwood Branch, First National Bank of Jackson, Jackson	2
		First Greenwood Bank Branch Bank, Grenada Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Brookhaven Bank and Trust Company, Brookhaven	
	Brookhaven	Brookhaven Bank and Trust Company	3
		State Bank & Trust Company	2
		Brookhaven Branch Office Branch, South Central Bank, Silver Creek	
Lowndes	Artesia	Artesia State Bank Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, First Columbus National Bank, Columbus	
	Columbus	Citizens National Bank of Columbus	
		First Columbus National Bank	6
		Merchants & Farmers Bank	5
		Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
	New Hope	New Hope Branch Office Branch, Merchants & Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Canton Exchange Bank	2
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	1
	Flora	Bank of Flora	1
	Madison	Madison Branch Bank Branch Bank, Canton Exchange Bank, Canton	
	Ridgeland	Ridgeland Branch Bank Branch Bank, Canton Exchange Bank, Canton	
		The Mississippi Bank Branch, The Mississippi Bank, Jackson	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Marion	Columbia	Citizens Bank	2
		Columbia Bank Branch, First National Bank of Jackson, Jackson	2
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants and Farmers Bank	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Monroe Banking and Trust Company	1
	Amory	Bank of Amory Branch Bank, The Peoples Bank and Trust Company, Tupelo	1
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Security Bank of Amory	3
	Hamilton	Hamilton Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch Office Branch, The Peoples Bank and Trust Company, Tupelo	
	Prairie	Prairie Industrial Park Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	
	Smithville	Smithville Branch Office Branch, The Peoples Bank and Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Merchants & Farmers Bank of Winona	1
		Montgomery County Bank Branch, Grenada Bank, Grenada	
Neshoba	Philadelphia	Bank of Philadelphia	2
		The Citizens Bank of Philadelphia	3
		Philadelphia Branch Bank Branch, Peoples Bank of Mississippi, N.A., Union	1
Newton	Decatur	Bank of Decatur Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	
	Newton	First National Bank of Newton	1
		Newton County Bank	1
	Union	Peoples Bank of Mississippi, N.A.	
Noxubee	Brooksville	Bank of Brooksville Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	Bank of Macon Branch, The Citizens National Bank of Meridian, Meridian	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	Maben Home Bank Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants & Farmers Bank, Kosciusko	1
		Bank of Starkville Branch, Bank of Mantee, Mantee	
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Security Bank	1
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
		First National Bank of Picayune	2
		First Citizens Bank and Trust Company Branch, First Citizens Bank and Trust Company, Poplarville	
	Poplarville	First Citizens Bank and Trust Company	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
Pike	Fernwood	Fernwood Branch Office Branch, Southwest Mississippi Bank, Magnolia	
	Magnolia	Southwest Mississippi Bank	
	McComb	Bank of McComb	3
		First National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
	Osyka	Osyka Branch Office Branch, Southwest Mississippi Bank, Magnolia	
	Summit	The Progressive Bank Branch Bank, Bank of McComb, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank and Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
		Farmers & Merchants Bank	1
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		First Mississippi Bank of Commerce Branch Bank, First Mississippi Bank of Commerce, Walnut	
		The Peoples Bank and Trust Company Branch Bank, the Peoples Bank and Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, Citizens Bank & Trust Company, Marks	
		Sledge Branch Office Branch, United Southern Bank, Clarksdale	
Rankin	Brandon	Central Bank of Mississippi	
		Bellegrove Branch Office Branch, First National Bank of Jackson, Jackson	
		Rankin County	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pearl	Bank of Pearl	
		Branch, Central Bank of Mississippi, Brandon	
		First Mississippi National Bank	
		Branch, First Mississippi National Bank, Hattiesburg	
		McLaurin Mart Branch Office	
		Branch, The Mississippi Bank, Jackson	
		Pearl Branch Office	
		Branch, Rankin County Bank, Brandon	
		Pearl Office	
		Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Office	
		Branch, First National Bank of Jackson, Jackson	
		Whitfield-Pearson Branch Office	
		Branch, Rankin County Bank, Brandon	
	Pelahatchie	Bank of Pelahatchie	
		Branch, Citizens Bank and Trust Company, Morton	
		Pelahatchie Branch Office	
		Branch, Rankin County Bank, Brandon	
	Plain	First Mississippi National Bank	
		Branch, First Mississippi National Bank, Hattiesburg	
		Richland Branch Office	
		Branch, Central Bank of Mississippi, Brandon	
	Puckett	Puckett Branch Office	
		Branch, Central Bank of Mississippi, Brandon	
	Richland	Richland Branch Office	
		Branch, Rankin County Bank, Brandon	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	
		Forest Branch Office	
		Branch, Peoples Bank of Mississippi, N.A., Union	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Lake	Bank of Lake Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthage	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County State Guaranty Bank	
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	1
	Raleigh	Bank of Raleigh	
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Indianola	Peoples Bank of Indianola	1
		Indianola Bank Branch Bank, Planters Bank and Trust Company, Ruleville	1
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Planters Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	
		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank, Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarkadale	
	Webb	Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank, Senatobia	
	Independence	Independence Branch Office Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank	1
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	Ripley Branch Branch, First National Bank, New Albany	
		The Peoples Bank	3
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	First Mississippi Bank of Commerce	1
Tishomingo	Belmont	Belmont Branch Branch, First Citizens National Bank, Tupelo	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	3
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson	1
		Walthall Citizens Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Warren	Vicksburg	The American Bank	3
		First National Bank of Vicksburg	7
		Merchants National Bank	3
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Commercial National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		The First National Bank of Greenville	4
		Greenville Branch Office Branch, Planters Bank and Trust Company, Ruleville	1
		Washington County Bank Branch, Bank of Hollandale, Hollandale	
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	
	Leland	The Bank of Leland	1
		Commercial National Bank Branch, First National Bank of Jackson, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
		Bank of Wayne County Branch, Bank of Quitman, Quitman	
		First State Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Citizens Bank & Trust Company	1
		First United Bank of Mississippi Branch Bank, First United Bank of Mississippi, Meridian	1
		North Church Avenue Branch Branch, Peoples Bank of Mississippi, N.A., Union	
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank	2
		Water Valley Branch Bank Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Yazoo	Benton	Benton Branch Office Branch, Bank of Yazoo City, Yazoo City	
		Benton Branch Branch, The Delta National Bank of Yazoo City, Yazoo City	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		The Delta National Bank of Yazoo City	2
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1

BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOWS, UNDER PROVISIONS OF SECTIONS 81-7-1, 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972

December 31, 1980

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Monroe Banking and Trust Company Aberdeen		Hamilton Branch Office Monroe Banking and Trust Company Hamilton Prairie Industrial Park Branch Office Monroe Banking and Trust Company Prairie	Highway 45 Branch Office Monroe Banking and Trust Company Aberdeen
Security Bank of Amory Amory			Fifth Street Branch Office Security Bank of Amory Amory Glendale Branch Office Security Bank of Amory Amory South Amory Branch Office Security Bank of Amory Amory
Bank of Anguilla Anguilla		Cary Branch Office Bank of Anguilla Cary Rolling Fork Branch Office Bank of Anguilla Rolling Fork Mayersville Branch Office Bank of Anguilla Mayersville	Rolling Fork Drive-In Bank of Anguilla Rolling Fork
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Farmers and Merchants Bank Marietta	Northview Branch Office Farmers and Merchants Bank Baldwyn

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Batesville Security Bank Batesville		Peoples Bank of Quitman County Batesville Security Bank Marks	Thomas Street Branch Office Batesville Security Bank Batesville
Merchants Bank & Trust Company Bay St. Louis		Gulfport Branch Office Merchants Bank & Trust Company Gulfport	Downtown Gulfport Drive-In Merchants Bank & Trust Company Gulfport
		Hardy Court Center Branch Office Merchants Bank & Trust Company Gulfport	Waveland West Branch Office Merchants Bank & Trust Company Waveland
		Long Beach Branch Office Merchants Bank & Trust Company Long Beach	
		Harrison Central Branch Office Merchants Bank & Trust Company Orange Grove	
		Waveland Branch Office Merchants Bank & Trust Company Waveland	
Bay Springs Bank Bay Springs		Heidelberg Branch Office Bay Springs Bank Heidelberg	Bay Springs Drive-In Bay Springs Bank Bay Springs
		Stringer Branch Office Bay Springs Bank Bay Springs	
Jasper County Bank Bay Springs		Heidelberg Branch Office Jasper County Bank Heidelberg	Downtown Motor Branch Office Jasper County Bank Heidelberg

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank & Trust Company Belzoni	Citizens Bank & Trust Company Canton Branch Bank Canton	Bank of Holly Bluff Holly Bluff	Hayden Street Branch Office Citizens Bank & Trust Company Belzoni
		Isola Bank Isola	
		Fifteenth Street Branch Office Citizens Bank & Trust Company Yazoo City	
		Yazoo City Branch Office Citizens Bank & Trust Company Yazoo City	
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Guaranty Bank and Trust Company Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi			
The Peoples Bank of Biloxi Biloxi		d'Iverville - St. Martin Martin Branch Office	
		The Peoples Bank of Biloxi Biloxi	
		West Biloxi Branch Office The Peoples Bank of Biloxi Biloxi	
The Merchants Bank Bolton			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Central Bank of Mississippi Brandon		Bank of Pearl Pearl	
		Puckett Branch Office Central Bank of Mississippi Puckett	
		Richland Branch Office Central Bank of Mississippi Plain	
Rankin County Bank Brandon	Crossgates Branch Office		
		Rankin County Bank Brandon	
		Flowood Branch Office Rankin County Bank Flowood	
		Lakeland Drive Branch Office Rankin County Bank Flowood	
		Pearl Branch Office Rankin County Bank Pearl	
		Whitfield-Pearson Branch Office Rankin County Bank Pearl	
		Pelahatchie Branch Office Rankin County Bank Pelahatchie	
		Richland Branch Office Rankin County Bank Richland	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Brookhaven Bank and Trust Company Brookhaven		Highland Square Branch Office Brookhaven Bank and Trust Company Brookhaven Lincoln Plaza Branch Office Brookhaven Bank and Trust Company Brookhaven Bogue Chitto Branch Office Brookhaven Bank and Trust Company Bogue Chitto	Brookhaven Drive-In Brookhaven Bank and Trust Company Brookhaven
State Bank & Trust Company Bookhaven			East Side Branch Office State Bank & Trust Company Brookhaven West Brook Mart Branch Office State Bank & Trust Company Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank Byhalia	Citizens Bank	Barton Branch Office Barton Victoria Branch Office Citizens Bank Victoria	
Canton Exchange Bank Canton	Canton Exchange Bank Madison Branch Bank Madison Canton Exchange Bank Ridgeland Branch Bank Ridgeland	East Branch Office Canton Exchange Bank Canton	F. E. Allen-Downtown Branch Office Canton Exchange Bank Canton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Central Mississippi Carthage	Sebastopol Branch Bank Bank of Central Mississippi Sebastopol	Madden Branch Office Bank of Central Mississippi Madden	
The Carthage Bank Carthage		Carthage Shopping Center Branch Office The Carthage Bank Carthage	
		Bank of Edinburg Edinburg	Highway 16 Branch The Carthage Bank Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale	United Southern Bank Batesville Branch Bank Batesville	Crossroads Branch Office United Southern Bank Clarksdale	University Avenue Drive-In United Southern Bank Oxford
		Downtown Branch Office United Southern Bank Clarksdale	
	United Southern Bank Drew Branch Bank Drew	Westside Branch Office United Southern Bank Clarksdale	West Side Motor Bank Branch United Southern Bank Oxford
	United Southern Bank Lambert Branch Bank Lambert	Court Square Branch Office United Southern Bank Batesville	
	United Southern Bank Oxford Branch Bank Oxford	Friars Point Branch Office United Southern Bank Jonestown	
	United Southern Bank Tutwiler Branch Bank Tutwiler	Lula Branch Office United Southern Bank Lula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sledge Branch Office United Southern Bank Sledge	
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office The Cleveland State Bank Cleveland West Side Branch Office The Cleveland State Bank Cleveland	
Citizens Bank of Coldwater Coldwater		Arkabutla Branch Office Citizens Bank of Coldwater Arkabutla Senatobia Branch Office Citizens Bank of Coldwater Senatobia	
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office State Bank and Trust Company Seminary	Crossroads Branch Office State Bank and Trust Company Collins

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank Columbia			Citizens Bank Drive-In Citizens Bank Columbia Park Avenue Branch Office Citizens Bank Columbia
Merchants and Farmers Bank Columbai		Gateway Branch Office Merchants and Farmers Bank Columbus Leigh Mall Branch Office Merchants and Farmers Bank Columbus Market Street Branch Office Merchants and Farmers Bank Columbus New Hope Branch Office Merchants and Farmers Bank New Hope	Leigh Mall Satellite Branch Office Merchants and Farmers Bank Columbus Mid-City Branch Office Merchants and Farmers Bank Columbus
State Bank of Como Como			
Alcorn Bank and Trust Company Corinth			
The Security Bank Corinth		Five Point Branch Office The Security Bank Corinth	College Hill Branch Office The Security Bank Corinth

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Midtown Motor Branch Office The Security Bank Corinth	
		Trust Department Branch Office The Security Bank Corinth	
		Rienzi Branch Office The Security Bank Rienzi	
Bank of Crenshaw Crenshaw			
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Commercial Bank of DeKalb Preston	
Duck Hill Bank Duck Hill		Elliott Branch Office Duck Hill Bank Elliott	
The Bank of Edwards Edwards			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants and Manufacturers Bank of Ellisville Ellisville		Laurel Branch Office Merchants and Manufacturers Bank of Ellisville Laurel	Merchants and Manufacturers Bank Drive-In Merchants and Manufacturers Bank of Ellisville Ellisville
		Sandersville Branch Office Merchants and Manufacturers Bank of Ellisville Sandersville	
The Bank of Falkner Falker		Ripley Branch Office The Bank of Falkner Ripley	
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	Kearney Park Branch Office Bank of Flora Flora
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Columbia Branch Office Foxworth Bank Columbia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Tombigbee Bank & Trust Company Fulton		Mooreville Branch Office Tombigbee Bank & Trust Company Mooreville	
		Tremont Branch Office Tombigbee Bank & Trust Company Tremong	
Bank of Commerce Greenwood	Bank of Commerce	Main Street Branch Office Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplar Street Branch Office Grenada Bank Grenada	First Street Branch Grenada Bank Grenada
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Time Square Branch Grenada Bank Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Grenada Bank Clarksdale	Industrial Branch Ofice Grenada Bank Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Grenada Bank Clarksdale	Cleveland Drive-In Grenada Bank Cleveland
	Bank of Cleveland Cleveland	Bank of Derma Derma	Shopping Center Branch Office Grenada Bank Grenada
	Bank of Eupora Eupora	First Greenwood Bank Greenwood	Southgate Branch Office Grenada Bank Eupora

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Houston State Bank Houston	West Park Avenue Branch Office Grenada Bank Grenada	Eastgate Branch Office Grenada Bank Greenwood
	Bank of Louisville Louisville	Bank of Holcomb Holcomb	North Gate Branch Office Grenada Bank Houston
	Bank of Moorhead Moorhead	Bank of Itta Bena Itta Bena	Bank of Louisville Drive-In Grenada Bank Louisville
	Bank of Shaw Shaw	Coahoma Bank Jonestown	South Gate Branch Office Grenada Bank Louisville
	Bank of Shelby Shelby	Coahoma Bank Lula	Valley Branch Office Grenada Bank Southaven
	Coahoma Bank Southaven	Bank of Sumner Sumner	
	Grenada Bank Water Valley Branch Bank Water Valley	Montgomery County Bank Winona	
First State Bank Gulfport		25th-Pass Road Branch Office First State Bank Gulfport	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Mississippi City-Handsboro Branch Office Hancock Bank Gulfport	Motor Branch Drive-In Hancock Bank Gulfport
	Hancock Bank Pass Christian	Northeast Branch Office Hancock Bank Gulfport	Highway 90 Branch Office Hancock Bank Bay St. Louis
	Bank of Picayune Picayune	Norwood Village Branch Office Hancock Bank Gulfport	West Canal Street Branch Hancock Bank Picayune
	Bank of Commerce Poplarville	Seabee Branch Office Hancock Bank Gulfport	
		Edgewater Branch Office Hancock Bank Biloxi	
		Diamondhead Branch Office Hancock Bank Diamondhead	
		NSTL Branch Office Hancock Bank Greenville	
		Long Beach Branch Office Hancock Bank Long Beach	
		Northside Branch Office Hancock Bank Picayune	
		Southside Branch Office Hancock Bank Picayune	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Hattiesburg Hattiesburg		Northside Branch Office Bank of Hattiesburg Hattiesburg University West Branch Office Bank of Hattiesburg Hattiesburg	
Bank of Hazlehurst Hazlehurst		Gallman Branch Office Bank of Gallman Gallman	Caldwell Branch Office Bank of Hazlehurst Hazlehurst Mid-City Drive-In Bank of Hazlehurst Hazlehurst
Merchants and Planters Bank Hazlehurst	Georgetown Bank Georgetown		
The Hernando Bank Hernando		Bank of Eudora Eudora Bank of Horn Lake Horn Lake	I-55 Drive-In The Hernando Bank Hernando
Bank of Southaven Southaven			
Bank of Hollandale Hollandale	Arcola Branch Office	East Avenue Drive-In Bank of Hollandale Arcola	Bank of Hollandale Hollandale

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Lake Washington Branch Office Bank of Hollandal Glen Allan	
		Washington County Bank Greenville	
The Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville	
		Potts Camp Bank Potts Camp	
		The Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office First State Bank Michigan City	
		Mount Pleasant Branch Office First State Bank Mount Pleasant	
Merchants & Farmers Bank Holly Springs		Merchants & Farmers Bank of Benton County Ashland	Merchants & Farmers Bank Drive-In Merchants & Farmers Bank Holly Springs
Peoples Bank of Indianola Indianola		U.S. Highway 82 Branch Office Peoples Bank of Indianola Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Iuka Guaranty Bank Iuka			Eastport Street Drive-In Iuka Guaranty Bank Iula
			Highway 72 Branch Iuka Guaranty Bank Iuka
The Mississippi Bank Jackson	The Mississippi Bank Canton	Auto Bank Drive-In The Mississippi Bank Jackson	Liberty Street Branch Office The Mississippi Bank Canton
	The Mississippi Bank Crystal Springs	Capitol Towers Branch Office The Mississippi Bank Jackson	Highway 51 Branch Office The Mississippi Bank Crystal Springs
	Terry Branch Bank The Mississippi Bank Terry	I-55 North Branch Office The Mississippi Bank Jackson	Mid-Town Branch Office The Mississippi Bank Crystal Springs
		Lakeland Branch Office The Mississippi Bank Jackson	
		Leavell Woods Branch Office The Mississippi Bank Jackson	
		Meadowbrook Branch Office The Mississippi Bank Jackson	
		Metro Center Branch Office The Mississippi Bank Jackson	
		Southwest Branch Office The Mississippi Bank Jackson	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		McLaurin Mart Branch Office The Mississippi Bank Pearl	
		Country Club Village Branch Office The Mississippi Bank Ridgeland	
		The Mississippi Bank Ridgeland	
Bank of Kilmichael Kilmichael			
Attala Bank of Kosciusko Kosciusko			Attala Bank Motor Branch Attala Bank of Kosciusko Kosciusko
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Merchants and Farmers Bank Kosciusko	North Side Drive-In Merchants and Farmers Bank Kosciusko
	Starkville Branch Bank Merchants and Farmers Bank Starkville	Ackerman Branch Office Merchants and Farmers Bank Ackerman	Parkway Plaza Branch Merchants and Farmers Bank Kosciusko
		Ethel Branch Office Merchants and Farmers Bank Ethel	Traceway Motor Branch Merchants and Farmers Bank Kosciusko
		Bank of Lena Lena	Durant Drive-In Merchants and Farmers Bank Durant

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sallis Branch Office Merchants and Farmers Bank Sallis	Highway 12 Drive-In Merchants and Farmers Bank Starkville
		Thomastown Branch Office Merchants and Farmers Bank Thomastown	
		Weir Branch Office Merchants and Farmers Bank Weir	
Bank of Laurel Laurel		Chantilly Branch Office Bank of Laurel Laurel	
		Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank The Bank of Leland Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Holmes County Bank & Trust Company Goodman	Highway 12 Plaza Branch Holmes County Bank & Trust Company Lexington
		Vaiden Branch Office Holmes County Bank & Trust Company Vaiden	
		West Branch Office Holmes County Bank & Trust Company West	
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Citizens Bank and Trust Company Noxapater		Industrial Branch Citizens Bank and Trust Company Louisville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Lucedale Lucedale		East Central Branch Office Bank of Lucedale Hurley	Luce Center Branch Bank of Lucedale Lucedale
The Merchants and Farmers Bank Macon	Scooba Branch Bank The Merchants and Farmers Bank Scooba Shuqualak Branch Bank The Merchants and Farmers Bank Shuqualak		
Bank of Simpson County Magee		Mendenhall Branch Office Bank of Simpson County Mendenhall	
State Guaranty Bank Magee			
Southwest Mississippi Bank Magnolia		Fernwod Branch Office Southwest Mississippi Bank Fernwood Osyka Branch Office Southwest Mississippi Bank Osyka	
Bank of Mantee Mantee		Bank of Starkville Starkville	
Crowder Branch Bank Marks	Sledge Branch Office Citizens Bank & Trust Company Crowder	Citizens Bank & Trust Company Sledge	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Franklin Meadville	Bude Branch Bank Bank of Franklin Bude		
	Roxie Branch Bank Bank of Franklin Roxie		
People Bank Mendenhall		Sanatorium Branch Office Peoples Bank Sanatorium	
First United Bank of Mississippi Meridian	First United Bank of Mississippi Louisville	Airport-Industrial Branch Office First United Bank of Mississippi Meridian	South Church Street Branch Office First United Bank of Mississippi Louisville
		East Branch Office First United Bank of Mississippi Meridian	
		North Branch Office First United Bank of Mississippi Meridian	
		South Branch Office First United Bank of Mississippi Meridian	
		Village Fair Branch Office First United Bank of Mississippi Meridian	
		West Branch Office First United Bank of Mississippi Meridian	
		First United Bank of Mississippi Lauderdale	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants & Farmers Bank Meridian		Civic Center Branch Office Merchants & Farmers Bank Meridian	Medical Center Branch Office Merchants & Farmers Bank Meridian
		45th Avenue Branch Office Merchants & Farmers Bank Meridian	
		Marion Gateway Branch Office Merchants & Farmers Bank Meridian	
		North Branch Office Merchants & Farmers Bank Meridian	
		South Branch Office Merchants & Farmers Bank Meridian	
Bank of Morton Morton			Highway 80 East Branch Office Bank of Morton Morton
Citizens Bank and Trust Company Morton		Bank of Pelahatchie Pelahatchie	
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Pascagoula-Moss Point Bank Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Pascagoula-Moss Point Bank Gautier	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Singing River Mall Branch Office Pascagoula-Moss Point Bank Gautier	
		Kreole Branch Office Pascagoula-Moss Point Bank Kreole	
		St. Martins Branch Office Pascagoula-Moss Point Bank Ocean Springs	
		Doctors Plaza Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Market Street Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Searstown Branch Office Pascagoula-Moss Point Bank Pascagoula	
The American Bank of Jackson County Moss Point		Pascagoula Branch Office The American Bank of Jackson County Pascagoula	
Mount Olive Bank Mount Olive	Collins Branch Office	Mount Olive Motor Branch Mount Olive Bank Collins	Mount Olive Bank Mount Olive

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of McComb McComb	The Progressive Bank Summit	Pearl River Avenue Branch Office Bank of McComb McComb	South Broadway Branch Office Bank of McComb McComb
		Southwest Mall Branch Office Bank of McComb McComb	
First Natchez Bank Natchez		Morgantown Branch Office First Natchez Bank Natchez	
		Southern Branch Office First Natchez Bank Natchez	
		Fayette Bank Fayette	
Bank of New Albany New Albany		Myrtle Branch Office Bank of New Albany Myrtle	East Branch Office Bank of New Albany New Albany
			Glenfield Branch Office Bank of New Albany New Albany
			Medical Branch Office Bank of New Albany New Albany

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Perry County Bank New Augusta		Beaumont Branch Office Perry County Bank Beaumont	
		McLain Bank McLain	
Newton County Bank Newton		Hickory Branch Office Newton County Bank Hickory	Scanlon Street Drive-In Newton County Bank Newton
		Bank of Lake Lake	
		People Bank of Louin Louin	
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office People Bank & Trust Company Carrollton	
Bank of North Mississippi Oakland	Starkville Branch Bank Bank of North Mississippi Starkville		
Bank of Okolona Okolona			
People's Bank and Trust Olive Branch			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Oxford Bank & Trust Company Oxford		Tradwind Branch Office Oxford Bank & Trust Company Oxford West Branch Office Oxford Bank & Trust Company Oxford	
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Merchants & Marine Bank Pascagoula Market Street Branch Office Merchants & Marine Bank Pascagoula Escatawpa Branch Office Merchants & Marine Bank Escatawpa Gautier Branch Office Merchants & Marine Bank Gautier Moss Point Branch Office Merchants & Marine Bank Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Bank of Philadelphia Philadelphia North Branch Office Bank of Philadelphia Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Citizens Bank of Philadelphia Philadelphia		Choctaw Central Branch Office The Citizens Bank of Philadelphia Philadelphia	North Side Branch Office The Citizens Bank of Philadelphia Philadelphia West Side Branch Office The Citizens Bank of Philadelphia Philadelphia
First Citizens Bank and Trust Company Poplarville		First Citizens Bank and Trust Company Picayune	
Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			
Bank of Prentiss Prentiss			Bank of Prentiss Motor Branch Bank of Prentiss Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Lamar County Bank Sumrall	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Quitman Quitman		Bank of Enterprise Enterprise	
		Bank of Meridian Meridian	
		College Park Branch Office Bank of Quitman Meridian	
		North Branch Office Bank of Quitman Meridian	
		Bank of Pachuta Pachuta	
		Bank of Wayne County Waynesboro	
Southeast Mississippi Bank Quitman	Bank of Shubuta Shubuta	Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Bank of Raleigh Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Merchants and Planters Bank Raymond	
Richton Bank & Trust Company Richton			North Richton Branch Office Richton Bank & Trust Company Richton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank Ripley		The Peoples Bank Ripley Mid-Town Branch Office The Peoples Bank Ripley North Branch Office The Peoples Bank Ripley	East Branch Office
The Valley Bank Rosedale		Cleveland Branch Office The Valley Bank Cleveland Gunnison Branch Office The Valley Bank Gunnison	The Valley Bank Drive-In The Valley Bank Rosedale
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville	Indianola Bank Indianola	Greenville Branch Office Planters Bank & Trust Company Greenville South Greenville Branch office Planters Bank & Trust Company Greenville Indianola Bank Branch Office Planters Bank & Trust Company Indianola Louise Bank Planters Bank & Trust Company Louise	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sunflower Branch Office Planters Bank & Trust Company Sunflower	
Bank of Sardis Sardis			
Panola County Bank Sardis			
Peoples Bank Senatobia		Coldwater Branch Office Peoples Bank Coldwater	Northwest Branch Drive-In Peoples Bank Senatobia
Senatobia Bank Senatobia		Independence Bank Independence	East Branch Office Senatobia Bank Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office The Bank of Bolivar County Duncan Mount Bayou Branch Office The Bank of Bolivar County Mound Bayou	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi -- (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
South Central Bank Silver Creek		Brookhaven Branch Office South Central Bank Brookhaven	
		Highway 84 Branch Office South Central Bank Monticello	
		Prentiss Branch Office South Central Bank Prentiss	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Security State Bank Starkville	
		The Motor Branch Security State Bank Starkville	
		12-25 Industrial Branch Office Security State Bank Starkville	
		Bank of Webster County Eupora	
		Bank of Sturgis Sturgis	
The Stonewall Bank Stonewall		Enterprise Branch Office The Stonewall Bank Enterprise	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Smith County Bank Taylorsville		Mize Branch Office Smith County Bank Mize	
		Soso Branch Office Smith County Bank Soso	
Merchants & Planters Bank Tchula			
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	
Bank of Mississippi Tupelo	Bank of Mississippi Booneville	Downtown Mall Branch Office Bank of Mississippi Tupelo	Downtown Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Bruce	Gloster Street Branch Office Bank of Mississippi Tupelo	One Mississippi Plaza Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Corinth	Harrisburg Branch Office Bank of Mississippi Tupelo	Tupelo Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Ecru	Industrial Branch Office Bank of Mississippi Tupelo	Crosstown Branch Office Bank of Mississippi Booneville

CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI UNDER PROVISIONS OF SECTIONS 81-13-1 et seq. MISSISSIPPI CODE OF 1972. DECEMBER 31, 1980

Biloxi	Biloxi Municipal Credit Union
Canton	M F I Credit Union
Clarksdale	Stephens - Adamson Employees Credit Union
Cleveland	Cleveland Goverment Employees Credit Union
Cleveland	Misceramic Tile Employees Credit Union
Clinton	Mississippi College Employees Credit Union
Coffeeville	North Mississippi Methodist Credit Union
Columbus	P C C G Employees Credit Union
Crystal Springs	Kuhlman Electric Employees Credit Union
Ellisville	Ellisville State School Employees Credit Union
Greenville	Engineers Credit Union
Gulfport	Gulfport C B C Credit Union
Gulfport	Gulfport Glass Employees Credit Union
Gulfport	Mispoco Employees Credit Union
Gulfport	Phillips Employees Credit Union
Hattiesburg	Hattiesburg Federal Employees Credit Union
Hattiesburg	Murray Envelope Employees Credit Union
Hattiesburg	University of Southern Mississippi Credit Union
Horn Lake	Dover Elevator Credit Union
Indianola	Lewis Grocer Employees Credit Union
Jackson	E P A Credit Union
Jackson	Entex Mississippi Credit Union
Jackson	Ergon Companies Credit Union
Jackson	I B E W Local 480 Credit Union
Jackson	Industrial Employees Credit Union
Jackson	Jackson A C C O Credit Union
Jackson	M V C Credit Union
Jackson	Mississippi Farm Bureau Employees Credit Union
Jackson	Mississippi League Central Credit Union
Jackson	Mississippi Methodist Service Credit Union
Jackson	P B & F Credit Union
Jackson	Shippers Express Employees Credit Union
Jackson	State Offices Credit Union
Jackson	United Credit Services Credit Union
Jackson	University Medical Center Credit Union
Jackson	Valley Gas Employees Credit Union
Jackson	Vickers Employees Credit Union
Laurel	Jones County Postal Credit Union
Laurel	Jones E & M Credit Union
Meridian	Postal Credit Union
Moss Point	Moss Point Municipal Employees Credit Union
Natchez	Natchez - Adams Educators Credit Union
Newton	Esco Newton Employees Credit Union
Ocean Springs	Ocean Springs School District Credit Union

Pascagoula	Ingalls Emoloyees Credit Union
Pascagoula	Jackson County Federal Employees Credit Union
Pascagoula	Jackson County Hospital System Employees Credit Union
Pascagoula	Quaker Oats Employees Credit Union
Pearl	Siemens-Allis Employees Credit Union
Raymond	Hinds Junior College Credit Union
Redwood	Vickswood Credit Union
Rolling Fork	Sharkey-Issaquena Educators Credit Union
Starkville	Government Employees Credit Union
Starkville	Gulf State Employees Credit Union
Tupelo	Purnell's Pride Employees Credit Union
Tupelo	Rockwell Employees Credit Union
Vicksburg	Mutual Credit Union
Vicksburg	Vicksburg I C Credit Union
Vicksburg	Warren County Business & Professional Credit Union
Wesson	Potter Employees Credit Union
West Point	Bryan Packing Employees Credit Union
West Point	P L I Employees Credit Union
Yazoo City	Century Credit Union
Yazoo City	St. Francis Community Credit Union
Yazoo City	Yazoo City Employees Credit Union

CONSOLIDATED REPORT OF CONDITION OF STATE CHARTERED CREDIT UNIONS*

December 31, 1980

(Rounded to nearest hundred)

Total Number of Credit Unions: 65
Total Number of Members: 55,088

ASSETS	
Cash on hand and in banks	949,900
Loans outstanding (net)	49,973,300
U. S. Government obligations	641,100
Federal agency securities	778,600
Common trust investments	568,100
Shares, deposits and certificates in corporate centrals	3,879,700
Shares, deposits and certificates in banks and savings and loan associations	1,181,100
Shares, deposits in other credit unions	489,500
Loans to other credit unions	2,100
Shares in Central Liquidity Facility	97,000
All other investments	1,061,500
Real estate and building (net)	225,700
Other fixed assets (net)	48,300
All other assets	126,600
Total Assets	60,022,400
LIABILITIES	
Promissory notes	465,100
Other notes/interest payable	389,800
Accounts payable	84,800
Dividends/interest on shares/deposit payable	1,064,300
All other liabilities	765,000
Share certificates	2,750,500
Share draft accounts	231,200
Other members savings/deposits	48,975,000
Non-member savings	2,000
Regular/statutory reserve	3,156,600
Investment valuation reserves (SCU's only)	10,600
Special reserves	506,600
Other reserves	266,300
Undivided earnings	1,135,400
Net income (Loss)	219,200
Total Liabilities and Equity	60,022,400

STATEMENT OF INCOME AND EXPENSES

INCOME	
Interest on loans (Gross)	5,297,900
(Less) Interest refunded	(2,800)
Income from investments	869,900
Other operating income	271,400
Total Income	6,436,400
EXPENSES	
Employee compensation	843,100
Employee benefits	96,200
Travel and conference expense	94,100
Association dues	62,300
Office occupancy expense	34,700
Office operations expense	121,500
Educational and promotional expense	20,900
Loan servicing expense	34,300
Professional and outside services	130,300
Member insurance	343,800
Operating fees (examination and supervision fees)	56,000
Cash over and short	(900)
Interest on borrowed money	100,400
Annual meeting expense	12,400
Other operating expense	274,200
Total Expense	2,223,300
NET INCOME	4,213,100

*This statement is based on 55 of 65 credit unions reporting.

The following credit unions have not submitted the required Reports of Condition and Statements of Income and Expenses as specified by statute and are in violation of the statutes:

Misceramic Tile Employees Credit Union, Cleveland; Gulfport Glass Employees Credit Union, Gulfport; Phillips Employees Credit Union, Gulfport; Murray Envelope Employees Credit Union, Hattiesburg; IBEW Local 480 Credit Union, Jackson; Mississippi League Central Credit Union, Jackson; Oceans Springs School District Credit Union, Ocean Springs; Sharkey-Issaquena Educators Credit Union, Rolling Fork; Rockwell Employees Credit Union, Tupelo; PLI Employees Credit Union, West Point; Century Credit Union, Yazoo City.

CONSOLIDATED REPORT OF CONDITION OF LENDERS*
December 31, 1980
(Rounded to nearest hundred)

Total Number of Licensees: 607
Total Number of Accounts: 296,691

ASSETS	
Cash on hand and in banks	3,378,500
Accounts receivable	25,759,600
Loans receivable	266,889,100
Real estate (net)	2,092,100
Furniture, fixtures and equipment (net)	3,020,800
Accrued interest receivable	992,500
Deferred charges and prepaid expenses	1,192,500
Due from home office and/or subsidiaries	16,713,100
Other assets	18,979,800
Total Assets	339,018,000
LIABILITIES	
Accounts payable	2,695,600
Notes payable	100,781,500
Deferred income and unearned charges	124,058,100
Due home office and/or subsidiaries	49,803,300
Other liabilities	2,118,700
Capital stock (If corporation)	6,381,200
Net worth (If individual or partnership	2,192,200
Surplus	21,233,500
Undivided profits	13,177,200
Reserve for bad debts	11,678,800
Other reserves	4,897,900
Total Liabilities	446,522,500

STATEMENT OF INCOME AND EXPENSES

INCOME	
Charges collected and/or earned accounts under Small Loan Act	86,458,700
Delinquent charges collected	12,635,500
Other income	13,215,600
Total Income	112,309,800

EXPENSES	
Interest paid	39,381,700
Bad debts	
(a) Charge offs	8,913,600
(b) Additions to Reserve for Bad Debts	3,145,900
Salaries of officers, owners and partners	2,904,000
Salaries of all other employees	16,815,500
Taxes - state and local	1,662,900
Taxes - federal income	2,023,300
Insurance	1,057,700
Other expenses	31,443,700
Total expenses	107,348,300
NET INCOME	4,961,500

*This statement is based on 565 of 607 lenders reporting.
The following lenders have not submitted the required Reports of Condition and Statements of Income and Expenses as specified by statute and are in violation of the statutes:

Charter Finance Company, Bay Springs; Budget Plan of Biloxi, Inc., Biloxi; FHSA, Inc., Biloxi; Sunbelt Financial Services, Biloxi; Stell Finance Company, Booneville; First Fidelity Financial Services, Clarksdale; Credit Loans, Inc., Columbia**; Consumer Finance Service, Flowood; Tower Credit Corporation, Grenada; Gulfport Finance Company, Inc., Gulfport; Gulf South Mortgage, Inc., Gulfport; Pioneer Credit Company, Gulfport; Lee-Ann Finance Company, Guntown; Tower Credit Corporation, Hattiesburg; Crest Finance, Inc., Hernando; Nelson Finance Company, Iuka; First Finance Corporation, Jackson; First Fidelity Financial Services, Jackson; First Union Mortgage Corporation, Jackson; Hartford Financial Services, Inc., Jackson; Insurance Premium Services, Inc., Jackson; Intech Premium Funding Corporation, Jackson; Land Loans, Ltd., Jackson; Ray Shaver Enterprises, Inc., Jackson; Kay Investment Company, Laurel; Mississippi Finance Corporation, Laurel; McComb Finance Company, Inc., McComb**; Summit Financial Services, Inc., McComb; Tower Credit Corporation, McComb; First Fidelity Financial Services (2), Natchez; Natchez Thrift Funds, Inc., Natchez; New Albany Finance, New Albany; Oxford Loan & Finance Company, Oxford; Homeowners Investment, Inc., Pascagoula; Tower Credit Corporation d/b/a Personal Finance Company, Pearl; Consumer Marketing, Inc., Rienzi; Massey Loans, Inc., Senatobia; Pioneer Credit Company, Southaven; Taylorsville Financial Services, Taylorsville**; Skyline Finance Company, Tupelo; Pioneer Credit Company; West Point.

**Repeated violation.

LENDERS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI

Sections 75-67-101 et seq, Mississippi Code of 1972

Aberdeen	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
Amory	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	FinanceAmerica Corporation
	Gulf Finance Corporation
Ashland	Third National Loans
Baldwyn	Baldwyn Finance Company, Inc.
Batesville	City Finance Company
	Gulf Finance Corporation
	Personal Finance Company
	Treasurer Loans of Batesville, Inc.
Bay St. Louis	Money Mart, Inc. of Bay St. Louis
	United Financial Services
Bay Springs	Bay Springs Finance Company, Inc.
	Central Credit Corporation
	Charter Finance Company
Belmont	First Citizens Loans, Inc.
Belzoni	Money Mart, Inc.
Biloxi	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	BarclaysAmerican/Financial
	Beneficial Finance Company
	Biloxi Finance Corporation
	Budget Plan of Biloxi, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Consumers Credit Corporation
	Credit Center of North Biloxi
	Credithrift of America, Inc.
	FHSA, Inc.
	First Magnolia Credit, Inc.
	GFC Credit Services, Inc.
	Household Finance Corporation
	Mississippi Money, Inc.
	Republic Finance of Mississippi, Inc.
	Sunfelt Financial Services
Booneville	Baldwyn Finance Company, Inc.
	d/b/a Booneville Finance Company
	Gulf Finance Corporation
	Money Mart, Inc.
	Public Finance Corporation
	Stell Finance Company
	World Finance of Booneville, Inc.
Brandon	Brandon Finance Company

Brookhaven	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Gulf Finance Corporation
	Loans, Inc. of Brookhaven
	Republic Finance, Inc.
Bruce	Calhoun County Finance Company
Canton	C.I.T. Financial Services, Inc.
	Easy Finance Company
	Gulf Finance Company
	M.Q.L. Corporation
	d/b/a Mighty Quick Loans
	Tower Loan of Mississippi, Inc.
Carthage	Atco Company, Inc. of Carthage
	Family Budget Service, Inc.
	Pearl River Loans, Inc.
	Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company
Clarksdale	C.I.T. Financial Service, Inc.
	City Finance Company
	Commercial Credit Plan
	First Fidelity Financial
	Gulf Finance Corporation
	Money Mart, Inc.
Cleveland	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Plan
	Defenbaugh & Company, Inc.
	Gulf Finance Corporation
Clinton	Credit Center of Clinton
Collins	Dixieland Finance, Inc.
	Empire Finance Corporation
	Service Finance Corporation
Columbia	Consumers Credit Corporation
	Credit Loans, Inc.
	Gulf Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation
	Aetna Finance Company
	Allstate Enterprises, Inc.
Columbus	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Columbus Mutual Mortgage Company
	Consumers Credit Corporation
	Commercial Credit Plan
	Empire Finance Corporation
	FinanceAmerica Corporation
	First Industrial Plan of Columbus
	GFC Credit Services, Inc.

	Household Finance Corporation
	Liberty Loan Corporation
	Loans, Inc. of Columbus
	Personal Finance Company of Columbus
	Prudential Credit Services, Inc.
	Public Finance Corporation
	Security Mutual Finance Corporation
	World Finance of Columbus, Inc.
Corinth	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Plan
	1st State Loans of Corinth
	Gulf Finance Corporation
	Mutual Credit Corporation of Corinth
	Personal Finance Company
	Public Finance Corporation
	Republic Finance, Inc.
	Treasurer Loans, Inc.
Crystal Springs	Sun Finance Corporation
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	Mighty Quick Loans
	Termplan Incorporated of Mississippi
Ellisville	Tower Loan Brokers of Ellisville
Eupora	Empire Finance Corporation
	Tower Loan of Mississippi, Inc.
Flowood	Consumer Insurance Service
Forest	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Modern Loan and Finance
	Tower Finance Company, Inc.
Fulton	City Finance Company of Mississippi, Inc.
	Itawamba Loans, Inc.
	Personal Finance Company
Gautier	C.I.T. Financial Services, Inc.
Greenville	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Plan
	Credithrift of America, Inc.
	Dial Finance Company
	GFC Credit Services, Inc.
	Gulfco Finance Company
	Household Finance Corporation
	Service Finance Corporation
	United Companies Mortgage & Investment

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi Fulton	Presley Heights Branch Office Bank of Mississippi Tupelo	
	Bank of Mississippi Grenada	Tupelo Mall Branch Office Bank of Mississippi Tupelo	Highway 72 Branch Office Bank of Mississippi Corinth
	Bank of Mississippi Hernando		
	Bank of Mississippi Nettleton	Bank of Mississippi Houlka	Whitehaven Branch office Bank of Mississippi Grenada
	Bank of Mississippi Olive Branch	Bank of Mississippi Houston	North Jackson Street Branch Office Bank of Mississippi Houston
	Bank of Mississippi Southaven		
	Bank of Mississippi West Point	Bank of Mississippi Mantachie	West Main Street Branch Office Bank of Mississippi West Point
		Holiday Industrial Park Branch office Bank of Mississippi Olive Branch	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank and Trust Company Tupelo	Bank of Amory Amory	Crosstown Branch Office The Peoples Bank and Trust Company Tupelo	East Heights Branch Office The Peoples Bank and Trust Company Tupelo
	The Peoples Bank and Trust Company Booneville	Medical Center Branch Office The Peoples Bank and Trust Company Tupelo	Third Street Drive-In The Peoples Bank and Trust Company Amory
	Bank of Pontotoc Pontotoc	Traceway Branch Office The Peoples Bank and Trust Company Tupelo	Northgate Branch Office The Peoples Bank and Trust Company Booneville
	The Peoples Bank and Trust Company Saltillo	Westgate Branch Office The Peoples Bank and Trust Company Tupelo	Hi-way 15 By Pass Branch The Peoples Bank and Trust Company Tupelo
	Clay County Bank and Trust Company West Point	Eastgate Branch Office The Peoples Bank and Trust Company Booneville	East Main Branch Office The Peoples Bank and Trust Company West Point
		Guntown Branch Office The Peoples Bank and Trust Company Guntown	West Main Branch Office The Peoples Bank and Trust Company West Point
		Hatley Branch Office The Peoples Bank and Trust Company Hatley	
		Plantersville Branch Office The Peoples Bank and Trust Company Plantersville	
		Shannon Branch Office The Peoples Bank and Trust Company Shannon	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Smithville Branch Office The Peoples Bank and Trust Company Smithville	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office The American Bank Vicksburg Vicksburg Clay Street Branch Office The American Bank Vicksburg Highway 61 South Branch Office The American Bank Vicksburg McDowell Square Branch Office The American Bank Jackson	Northside Branch Office The American Bank Clinton
First Mississippi Bank of Commerce Walnut	First Mississippi Bank of Commerce Booneville		First Mississippi Bank of Commerce Motor Branch First Mississippi Bank of Commerce Walnut
Bank of Walnut Grove Walnut Grove			
Bank of Water Valley Water Valley		Coffeeville Branch Office Bank of Water Valley Coffeeville	Downtown Branch Office Bank of Water Valley Water Valley

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Mechanics Savings Bank Water Valley		Water Valley	Jeff Davis Branch Office The Mechanics Savings Bank The Mechanics Savings Bank Drive-In Teller Window The Mechanics Savings Bank Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office First State Bank Buckatunna Clara Branch Office First State Bank Clara Multi Mart Branch Office First State Bank Lucedale State Line Branch Office First State Bank State Line	Northside Mini-Bank First State Bank Waynesboro
Bank of Webb Webb			
Bank of Wesson Wesson			
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Winona Winona			Highway 15 Drive-In Bank of Winona Winona
Merchants & Farmers Bank of Winona Winona		Carroll County Bank Vaiden	Merchants & Farmers Bank of Winona Drive-In Merchants & Farmers Bank of Winona Winona
The Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Bank of Yazoo City Yazoo City Benton Branch Office Bank of Yazoo City Benton	

Greenwood	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Greenwood Finance Company, Inc.
	Gulf Finance Corporation
	Leflore Loans, Inc.
	Money Mart, Inc. of Greenwood
	Mutual Credit Corporation
	Public Finance Corporation
	Republic Finance, Inc.
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage & Investment
Grenada	Allied Credit Corporation of Mississippi
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Defenbaugh Finance
	FinanceAmerica Corporation
	Gulf Finance Corporation
	Security Mutual Finance Corporation
	Tower Credit Corporation
Gulfport	Allstate Discount & Credit Corporation
	Allstate Enterprises, Inc.
	Avco Financial Services
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Commercial Securities Company, Inc.
	Consumers Credit Corporation
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of America, Inc.
	Dedeaux's Loan Service
	Dial Finance Company of Mississippi
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Consumer Financing Corporation
	GFC Credit Services, Inc.
	Gulfport Finance Company, Inc.
	Gulf South Mortgage, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Mr. Money Finance Corporation
	Pioneer Credit Company
	Public Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation (2)
	Tower Loan of Mississippi, Inc.
	United Credit Plan of Gulfport, Inc.
Guntown	Lee-Ann Finance Company
Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Incorporated
	Barclays American/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan

	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Guaranty Corporation
	First Magnolia Credit, Inc.
	GFC Credit Services, Inc.
	Household Finance Corporation
	Jet Finance Service, Incorporated
	Landmark Finance Corporation of Mississippi
	Loans, Inc. of Hattiesburg
	Money, Inc.
	Money Mart, Inc.
	Public Finance Corporation
	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Credit Corporation
	Tower Loan of Mississippi, Inc.
	United Company, M & I Hattiesburg, Inc.
	Universal Financial Services, Inc.
Hazlehurst	Copiah Finance Company, Inc.
	Gulf Finance Corporation
Hernando	Crest Finance, Inc.
	Third National Loans
Holly Springs	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
	Marshall Loan Company
Houston	C.I.T. Financial Service, Inc.
	Gulf Finance Corporation
Indianola	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Sunflower Finance Company, Inc.
Iuka	First Citizens Loans, Inc.
	Nelson Finance Company
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company (3)
	Allied Credit Corporation
	Allstate Enterprises, Inc. (3)
	Associates Financial Services Company
	Avco Financial Services of Mississippi, Inc.
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services (2)
	Capitol Finance Company
	Citicorp Person-to-Person Financial Center, Inc.
	City Finance Company of Mississippi
	Colonial Finance Corporation
	Commercial Credit Plan (2)
	Commercial Securities Company, Inc.
	Consumers Credit Corporation
	Credit Center of Jackson, Inc.
	Credithrift of America, Inc. (2)

Cumberland Financial Service
DAC Mortgage Company
Dial Finance Company
Fidelity Financial Services, Inc. (3)
FinanceAmerica Corporation
First Credit Company
First Fidelity Financial Association
First Finance Corporation
First Magnolia Credit, Inc.
First Union Mortgage Corporation
Ford Motor Credit Company
Friendly Finance Company, Inc.
GECC Financial Services
GFC Credit Services, Inc.
Globe Finance Company, Inc.
Gulf Finance Corporation (2)
Gulfco Finance Company
HAB Company
Hartford Financial Services, Inc.
Hinds Securities Company
Household Finance Corporation
Insurance Premium Services, Inc.
Intech Premium Funding Corporation
Land Loans, Ltd.
Landmark Finance Corporation of Mississippi
Liberty Loan Corporation
Money Mart, Inc.
Mutual Finance, Inc.
Prudential Credit Services, Inc.
Public Finance Corporation
Ray Shaver Enterprises, Inc.
Royal Finance Company
Service Finance Corporation
Star Finance Company, Inc.
State Mortgage and Investment
Sunamerica Financial Corporation (2)
Sun Finance Corporation
TMB Financial Services, Inc. (2)
Termplan, Inc.
Tillman Finance Company
Tower Loan of Mississippi, Inc. (3)
Town Loan Services, Inc.
United Companies Mortgage
United Company, M & I of Mississippi, Inc.
White System of Jackson, Inc.

Kosciusko

Atco Company, Inc.
Gulf Finance Corporation
Industrial Finance Corporation
Mighty Quick Loans
Republic Finance of Mississippi, Inc.
Tower Loan of Mississippi, Inc.

Laurel	A B C Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial
	Beneficial Finance Company
	Central Credit Corporation
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Plan
	Consumers Credit Corporation
	Credit Center of Laurel, Inc.
	Empire Finance Corporation
	FinanceAmerica Corporation
	GFC Credit Service, Inc.
	Household Finance Corporation
	Kay Investment Company
	Laurel Loans, Inc.
	Mississippi Finance Corporation
	Southern Finance, Inc.
	Tower Loan of Mississippi, Inc.
	Universal Financial Services, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Termplan Incorporated
Louisville	Consumers CRedit Corporation
	Gulf Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Lucedale	Home Mortgage Company, Inc.
	Money Mart, Inc.
	Singing River Mortgage Company, Inc.
Macon	Featherston Finance Company
Magee	Empire Finance Corporation
	Gulf Finance Corporation
	Sun Finance Corporation
Magnolia	Lively Finance Company
McComb	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Consumers Credit Corporation
	Gulf Finance Corporation
	McComb Finance Company, Inc.
	Prudential Credit Company, Inc.
	Republic Finance, Inc.
	Summit Financial Services, Inc.
	Tower Credit Corporation
	United Companies Mortgage & Investment
Mendenhall	Money Mart, Inc.
Meridian	Aetna Finance Company
	Allstate Enterprises, Inc.
	Meridian
	Associates Financial Services Company
	Beneficial Finance Company

	Central Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Family Budget Loan Service, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	GFC Credit Services, Inc.
	Guaranty Finance, Inc.
	Gulf Finance Corporation (2)
	Household Finance Corporation
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Finance Corporation
	Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Public Finance Corporation
	Town Finance Corporation
	United Companies Mortgages
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Delwood Finance, Inc.
	Gulf Finance Corporation
	Tower Loan of Mississippi
Natchez	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	FinanceAmerica Corporation
	First Fidelity Financial Services (2)
	Gulf Finance Corporation
	Natchez Thrift Funds, Inc.
	Service Finance Corporation
New Albany	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Mutual Credit Corporation
	New Albany Finance
	Personal Finance Company
	Republic Finance, Inc.
Newton	Gulf Finance Corporation of Newton
	Tower Finance Company, Inc.
Ocean Springs	Republic Finance, Inc.
Okolona	City Finance Company
	Republic Finance, Inc.

Olive Branch	City Finance Company of Mississippi
	Personal Finance Company
Oxford	Allied Credit Corporation
	City Finance Company of Mississippi, Inc.
	Commercial Credit Plan
	Gulf Finance Corporation
	Oxford Loan & Finance Company
	Third National Loans
	Tower Loan of Oxford
Pascagoula	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Avco Financial Services of Mississippi, Inc.
	BarclaysAmerican/Financial
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Commercial Securities Company
	Consumers Credit Corporation (2)
	Credit Center of Pascagoula, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Mississippi Credit Corporation
	GFC Credit Services, Inc.
	Home Mortgage Company, Inc.
	Homeowners Investment, Inc.
	Household Finance Corporation of Biloxi
	Landmark Finance Corporation
	Public Finance Corporation
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Plan
	Credit Center, Inc.
	FinanceAmerica Corporation
	Finance Center, Inc.
	GFC Credit Services, Inc.
	Hoover Finance Company, Inc.
	Loan Service of Pearl, Inc.
	TMB Financial Services, Inc.
	Tillman Finance Company
	Tower Credit Corporation
	d/b/a Personal Finance Company
	Tower Loan of Mississippi, Inc.
	Universal Financial Services, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.

Picayune	Allstate Enterprises, Inc.
	Commercial Credit Plan
	Finance America Corporation
	First Magnolia Credit, Inc.
	Gulf Finance Corporation
	Service Finance Corporation
Pontotoc	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance
	Public Finance Corporation
Port Gibson	Port Gibson Finance Company, Inc.
	Service Finance Corporation
Prentiss	Stamps Guaranty Company
Quitman	Central Financial Services, Inc.
	Empire Finance Company
Rienzi	Consumer Marketing, Inc.
Ripley	Capitol Loans of Ripley, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	World Finance of Ripley, Inc.
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
	Massey Loans, Inc.
	Tower Loan
Southaven	Avco Financial Services
	Beneficial Finance Company
	Blazer Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Plan
	Credithrift of America, Inc.
	Dial Finance Company of Mississippi
	FinanceAmerica Corporation
	First Crown Financial Corporation
	Ford Motor Credit Company
	Liberty Loan Corporation
	Pioneer Credit Company
	Public Finance Corporation
	SunAmerica Finance Corporation
	Termplan, Incorporated
	Third National Loans
	United Companies Mortgage & Investment
	USLife Credit Corporation
Starkville	Commercial Credit Plan
	Gulf Finance Corporation
	Personal Finance Company
	World Finance
Summit	Gardner Finance Company, Inc.
Taylorsville	Taylorsville Financial Services, Inc.
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc.

	Associates Financial Services Company
	BarclaysAmerican/Financial
	Beswa Finance, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Plan
	Consumers Credit Corporation
	Credithrift of America, Inc.
	Dial Finance Company of Mississippi
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First Industrial Plan
	First National Loans of Tupelo
	Gulf Finance Corporation
	Household Finance Corporation
	North Mississippi Finance Company
	Personal Finance Company No. 2
	Public Finance Corporation
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Skyline Finance Company
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
	United Companies Mortgage & Investment
Union	Union Finance Company, Inc.
Vicksburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	Battlefield Finance, Inc.
	Beneficial Finance Company of Vicksburg
	C.I.T. Financial Services, Inc.
	City Finance Company
	Commercial Credit Plan
	Consumers Credit Corporation
	Credit Center of Vicksburg, Inc.
	GFC Credit Services, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
	South Leake Loans
	Walnut Grove
Waynesboro	Central Credit Corporation
	Gulf Finance Corporation
	Public Finance Corporation
	Southeastern Credit Corporation
	Tower Loan Brokers of Waynesboro
	Universal Financial Service, Inc.
West Point	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Personal Finance Company
	Pioneer Credit Company
	Republic Finance of Mississippi
	West Point Finance Company, Inc.

Wiggins	Empire Finance Corporation
Winona	Fidelity Underwriters, Inc.
	Gulf Finance Corporation
	Mid-State Loan Company
Yazoo City	BarclaysAmerican/Financial
	City Finance Company
	C.I.T. Financial Services, Inc.
	Gulf Finance Corporation
	Tower Loan of Mississippi, Inc.

SALES OF CHECKS LICENSEES

Licensed Under Sale of Checks Act, Section 75-15-1, et seq., Mississippi Code of 1972, Annotated

American Express Company, Inc.	New York, N.Y.
Associates Financial Services, Inc.	St. Louis, Missouri
BA Cheque Corp.	San Francisco, California
BankAmerica Corporation	San Francisco, California
Barclays Bank Travelers Cheques	New York, N.Y.
Chase Manhattan Corp.	New York, N.Y.
CitiCorp	New York, N.Y.
CitiCorp Services, Inc.	New York, N.Y.
Federal Express Services Corp.	Glen Burnie, Maryland
Hart's Shopworth Food Store	Hazlehurst, Mississippi
K & B Money Order Corp.	New Orleans, Louisiana
Mobile Check Exchange, Inc. d/b/a Southern Express Co.	Mobile, Alabama
Munford, Inc.	Atlanta, Georgia
National Money Orders, Inc.	Jackson, Mississippi
Republic Money Orders, Inc.	Dallas, Texas 75201
Travelers Express Company	Minneapolis, Minnesota

MOTOR VEHICLE SALES FINANCE LICENSEES

Under Motor Vehicle Sales Finance Act, Section 63-19-1, et seq., Mississippi Code of 1972, Annotated

Aberdeen	FinanceAmerica Industrial Plan, Inc.
Amory	FinanceAmerica Industrial Plan, Inc.
Atlanta, Georgia	Paccar Financial Corp.
Baton Rouge, Louisiana	General Motors Acceptance Corp.
Biloxi	Credithrift of America, Inc. General Motors Acceptance Corp. Ford Motor Credit Company Household Finance Corp.
Buchanan, Michigan	Clark Equipment Credit Corp.
Chalmette, Louisiana	FinanceAmerica Credit Corp.
Columbus	FinanceAmerica Industrial General Motors Acceptance Corp. Household Finance Corp. Security Mutual Finance Corp.
Greenville	Credithrift of America, Inc. Ford Motor Credit Company Household Finance Corporation TriState Finance Corporation
Greenwood	Delta Chevrolet-Olds-Cadillac Co. General Motors Acceptance Corp.
Grenada	FinanceAmerica Industrial Plan Security Mutual Finance Corp.
Gulfport	Credithrift of America, Inc. Finance America Industrial Plan, Inc. Household Finance Corp.
Hattiesburg	C.I.T. Financial Services Corp. Credithrift of America, Inc. (2) Federal Credit Company FinanceAmerica Industrial Plan General Motors Acceptance Corp. Household Finance Corporation
Jackson	Aetna Finance Company (2) Associates Commercial Avco Financial Services C.I.T. Financial Services Chrysler Credit Corp. Citicorp Person-to-Person Credithrift of America, Inc. (2) Fiat Credit Corp. Finance America Industrial Plan (2) Ford Motor Credit Company

	General Electric Credit Corporation
	General Motors Acceptance Corp.
	Household Finance Corp.
	M & M Auto Finance, Inc.
	Paul Moak Credit, Inc.
	Timeless Enterprise Auto Sales
Laurel	Central Financial Services, Inc.
	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan, Inc.
	Household Finance Corp.
McComb	Eisworth Finance Corp.
Meadville	C & C Motors, Inc.
	Scarbrough Finance Corp.
Memphis, Tenn.	Chrysler Credit Corp.
	Ford Motor Credit Co.
	General Electric Credit Corp.
	General Motors Acceptance Corp.
	International Harvester Credit
	Nationwide Consumer Services, Inc.
Meridian	Aetna, Finance Co.
	Central Financial Services, Inc.
	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan
	General Mote Acceptance Corp.
	Guaranty Finance, Inc.
	Household Finance Corp.
	Money, Inc.
Metairie, La.	General Electric Credit Corp.
Mobile, Alabama	Chrysler Credit Corporation
New Orleans, La.	General Motors Acceptance Corp. (2)
Pascagoula	FinanceAmerica Industrial Plan, Inc.
	Household Finance Corp.
Quitman	Central Financial Services, Inc.
Southaven	Credithrift of America, Inc.
Tupelo	Credithrift of America, Inc.
	FinanceAmerica Industrial
	Ford Motor Credit Co.
	General Motors Acceptance Corp.
	Security Mutual Finance Corp.
Vicksburg	Aetna Finance Co.